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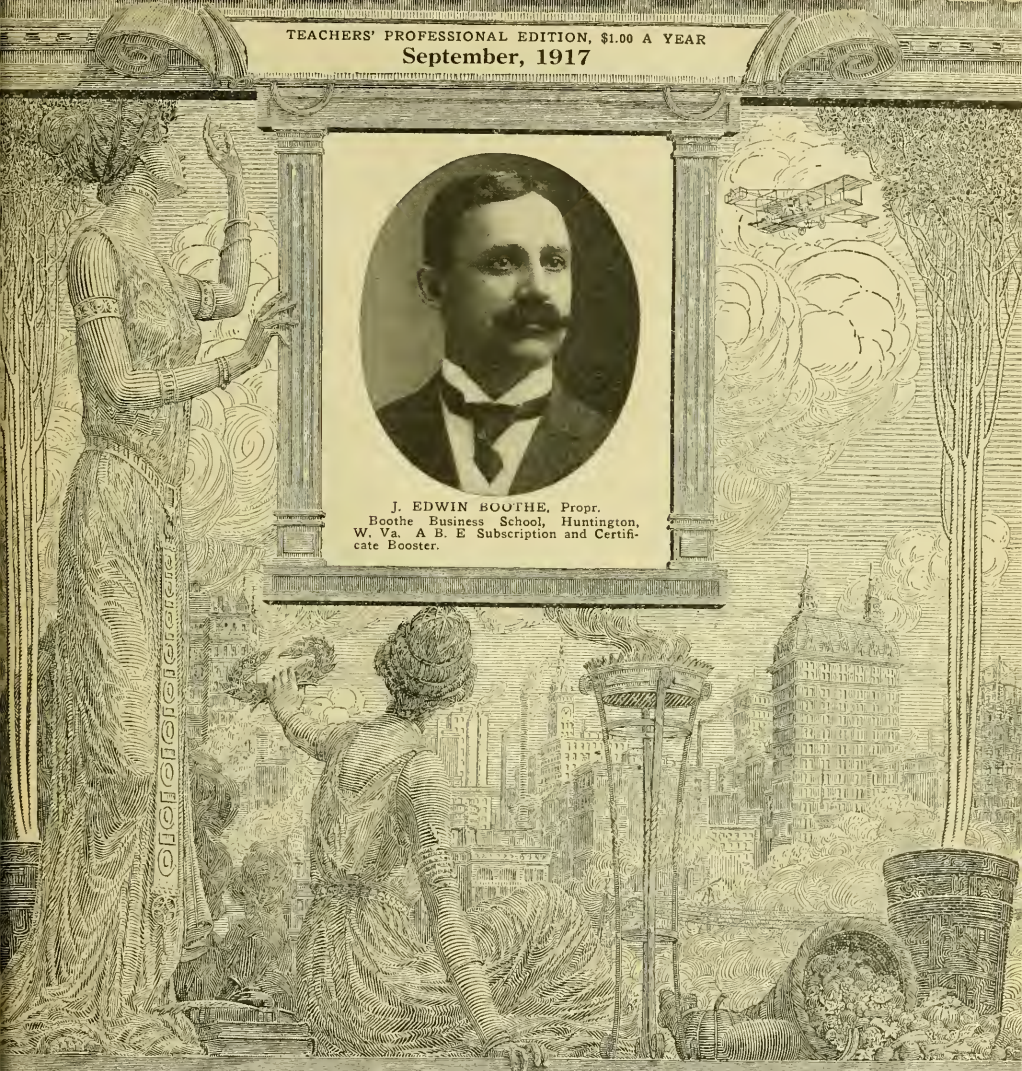
THE BUSINESS EDUCATOR

TEACHERS' PROFESSIONAL EDITION, \$1.00 A YEAR

September, 1917



J. EDWIN BOOTHE, Propr.
Boothe Business School, Huntington,
W. Va. A B. E. Subscription and Certificate Booster.



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PUBLISHERS
COLUMBUS, OHIO



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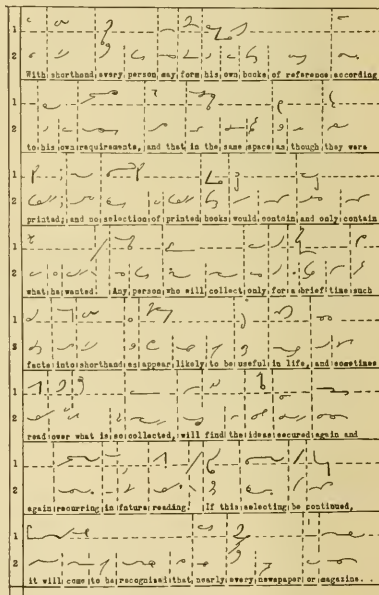
M. SCOUGALE'S CHALLENGE SHORTHAND PITMAN-GRAPHIC

Over each word, or beginning over the beginning of each phrase, in the plate below, the lines numbered 1 are in Pitman-Graphic Shorthand; and the lines numbered 2, and the typewritten matter thereunder, are copied from an instruction book entitled *Gregg Shorthand*.

Compare the lines 1 and 2. Count one for each stroke, one for each space, and one-half for each brief, ignoring circles turned upon angles.

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Penmanship Publishers

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The special merit of this work is that it includes all the words and expressions which are used in commercial work.

* The type is clear, and the arrangement is such that a desired term can be found in the shortest possible time. That the work is thoroughly up-to-date can be seen by reference to such terms as "aeroplane," "taxical," "wireless telegraphy," "marconigram," etc., which are not given in most Spanish-English dictionaries. —The Writer (Boston).

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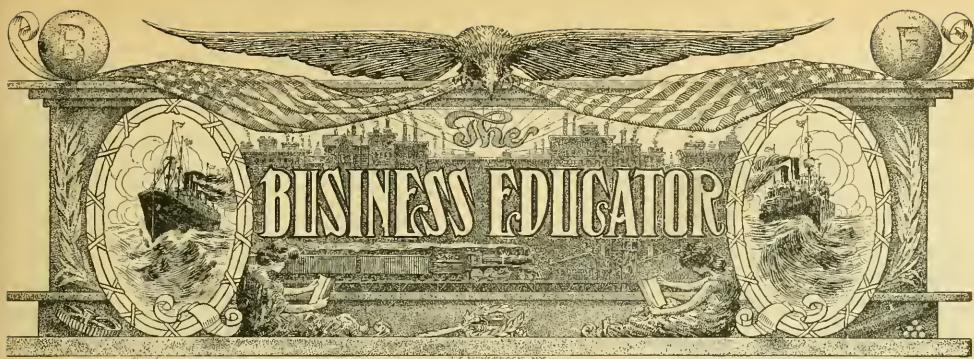
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VOLUME XXIII

COLUMBUS, OHIO, SEPTEMBER, 1917

NUMBER I

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year. Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

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Advertising Rates furnished upon application. THE BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

WAR

War means stimulation, opportunity, service, prosperity, heartache, deprivation, hardship, suffering, sickness, death. To some it means one thing and to others something else. As in normal life, success, suffering, and death come in varying degrees but in more intensive and dramatic forms during war times.

As yet we have had hardly a taste of war, save the speculators greed, but enough to reveal the fact that there is service for all to perform who will, and with profit to a large number. Enough is already learned to indicate that willing hearts, educated heads, and trained hands are in unusual demand.

Young people will find as never before the value of training, commercial training in particular, as a means of immediate achievement and ultimate success. We anticipate, therefore, an increased interest in commercial courses and enlarged attendance in commercial, with the feminine sex in the majority because of the demand for young men for service at the front.

Out of the world upheaval there will come, let us hope, a larger world brotherhood, a broader world freedom, and a truer world justice.

The Business Journal

OF NEW YORK CITY

Formerly the Penmans' Art Journal

the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator

COLUMBUS, OHIO

The merging of the two magazines makes *The Business Educator* the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.

THE SCHOOL OUTLOOK

From reports received from private schools here and abroad, we are to conclude that the attendance will be good in commercial schools; possibly a record-breaking year, particularly with young ladies, and some who are not so young and others so young as to be termed "girls."

The demand will be unprecedentedly strong for both men and women in offices, due to conscription and increased business. We surmise the tendency will be toward the commercial courses from the other departments in the high schools, and toward the commercial schools from all sources.

Short courses will, we fear, be in demand, in both public and private schools, but the longer and more thorough courses should be encouraged wherever possible, for commercial demands will be greater than ever following the war—preparation will then count.

SEER OR SLACKER?

Conscription is bound to make inroads into the army of office workers. These places must be filled by younger but no less willing hands even though they must necessarily be less experienced as well as less skilled.

Young people of ambition will therefore do well to pluckily tackle a commercial course, either bookkeeping or shorthand or, better still, the two combined, in order to fill the depleted ranks of bookkeepers or stenographers or the combined service.

It takes little foresight to see that opportunity is upon young America and that to be true to American ideals young people must train to serve and to serve efficiently, at home as well as abroad, in the rear as well as at the front, in order that right may win the fight over might.

Consecrated and concentrated effort must be the means by which to win success individually and collectively, for ourselves as well as for the world. Slackers are but lackers of pep and patriotism.

LEARNING TO WRITE

The learning and teaching of writing involves perception or the mental phase; performance or the manual phase; the technical or art phase; and the habitual or individual phase.

The varying ages of those taught, with their corresponding limitations, capacities, and needs, make it pedagogically necessary to teach and emphasize these several phases at such times that nature and necessity indicate to be best.

The process of learning and teaching is rendered doubly complex and difficult because of the immaturity of the child and the prematurity of the demand for writing for the sake of knowledge as gained through written language.

The rationality of this early demand for written language must be questioned and disproved or we must conform our penmanship pedagogy and practice to it, or abandon the little tots to the fate of language scientists, or faddists, whichever time may determine.

I am willing to concede that there seems to be a real need for early written expression, and sooner than await the involvement of a typewriter suited to juvenile limitations, or than abandon the first steps of learning to those who cannot know the technical troubles that follow years after a wrong beginning, I am, and have been for a decade, willing to meet any language specialist more than half way to safeguard the health, to promote the knowledge, and to increase the efficiency of children through writing

that helps the most and harms the least.

Perception through seeing and feeling should constitute the first impulses and practice in teaching writing. The eye which enables the mind to perceive is able also to direct the hand, and should be thus employed to do that which is abnormal for the mind and muscle to do alone.

Conscious eye training and semi-conscious muscle training is the process that will best serve language, health, and habits the first two years in school.

Of course writing must be large enough to reduce eye strain, nerve tension, and muscular contraction to the minimum by employing the large rather than the small motor machinery.

The second stages of writing naturally following in the third and fourth years, and emphasizes the motor rather than the optical phase of writing. In other words, it has to do with the act rather than with the art of writing.

The third and fourth years are the time for muscle training; for position improvement. This is the period for sensitizing muscle and training in the finer technic of pen holding. In other words, manner of writing rather than the form of writing needs to be stressed.

To sit healthfully, to hold the pen efficiently, and to move the arm instead of the fingers, are third and fourth year problems.

The third stage comes in the fifth and sixth years and represent the technical period of learning to write.

The technic of form and of movement should be taught and emphasized. Habits need to be improved or reformed; details of form and motion need specific attention; the art as well as the act needs critical direction.

The final phase of writing has to do with the automatic and individual qualities. To write with the minimum of thought and effort and the maximum efficiency, as well as to write a characteristic hand, are the ends to be sought.

Life is getting to be so complex and intense that conservation of effort demands that the right thing be taught at the right time.

Mr. W. B. Mahaffey, Goldey College, Wilmington, Delaware, is again on hand with an excellent list of subscriptions. If we may judge from the size of this list, coming as it did before the beginning of the school year, Mr. Mahaffey intends too have THE BUSINESS EDUCATOR take a prominent part in the penmanship work of that wellknown institution in which he instructs. Large lists of subscriptions were received from this school during the past year, and quite a number of Certificates were won this year by the students.

The Spencerian Commercial School, Louisville, Ky., Enos. Spencer, President, this year celebrates its Twenty-fifth Anniversary. Our congratulations are hereby extended for the service performed and the work achieved, and our best wishes for a prosperous future.

Writing in Omaha Public Schools, J. A. Savage, Supervisor of Writing

*Mr. Savage, the Supervisor
of Writing of the Omaha
Public Schools:*

Yours truly,

Helen Smith.

The above specimen is reproduced from the closing paragraph of one of 150 three page letters sent to business men by pupils in the grammar grades of the public schools of Omaha. This specimen is full of efficiency and individuality—the two things Mr. J. A. Savage, the Supervisor of Writing, believes in and promotes. Accompanying each letter was a mimeographed sheet of questions as follows:

- Of how much importance is good, rapid, business writing in applying for a position, or in being promoted to a better position?
- Is business affected by the handwriting of the employees?
- Is economy of time for both the writer and reader considered by the business man in connection with penmanship?
- Is the age of penmanship past? Considering the use of the typewriter and of office appliances, is writing still of much importance?
- Is it important that boys and girls learn to make figures well with the pen?
- Is good handwriting a valuable enough asset to make it worth the time and effort necessary to acquire it?

Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

Make sure your
Penmanship is easily
written, easily read
and sightly.

PLAIN BUSINESS PENMANSHIP

Are you interested in business penmanship? Do you know the value of a good hand in writing? Do you know that there are no "born" penmen? Do you know that you can't get something for nothing? Do you know that skill in penmanship comes from intelligent practice and not from a great amount of writing or aimless scribbling? Do you know that there are more Ford automobiles than typewriters?

Materials

Use paper with a hard smooth surface, with lines ruled not more than one-half inch apart. Any black or dark blue writing fluid that flows freely is good. The penholder should be of cork or wood and about $\frac{3}{8}$ of an inch in diameter at the lower end and not less than five inches in length. Use a pen that makes a firm clean cut line that is not too fine. The Zanerian Business Pen is a good standard. Satisfactory results are not obtained from practicing with a fountain or stub pen. Get the correct blotter habit. A blotter should be used as a hand rest to cover the edges of the paper, but should be used to blot only on the last line of the page.

right vision, but do not tip it to one side. The desk should be about an inch higher than the elbows when the arms are hanging at the side while you are seated. Keep a dignified and healthful position; it will show in your penmanship.



Position of the Hand and Arm

The forearm rests on the desk. The hand rests on the first joint of the little finger, or on the nails of the little finger and the ring finger. The wrist and fleshy part of the side of the hand must not touch. Hold the penholder between the thumb and second finger near the root of the nail. The index finger rests lightly on top (directly above the eyelet in the pen) of the holder, near the end. There should be about one inch between the point of the pen and the end of the index finger. The holder should be held about half way between the horizontal and perpendicular, which is near the knuckle joint. The left hand holds the stationery stationary. Better results are obtained by slipping the paper forward as you work down the page, as this keeps the right arm in a free position and at the proper angle.



Movement

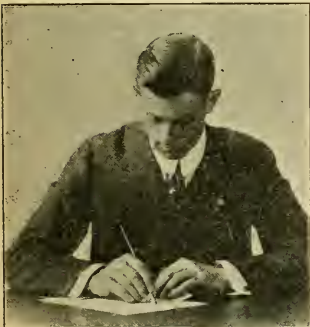
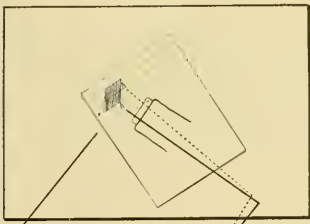
We use little muscles in doing little things and big muscles in doing big things. The little muscles tire quickly. (Try opening and closing the hand rapidly about fifty times.) The movement depends entirely upon the position used. If we want freedom in walking we do not get down on our knees, because in that position we can't use the muscles that do good walking. A soldier boy walks better than we because of better training. If we had walked on our knees all our lives it would be difficult to get up on our feet, but the effort would be worth while.

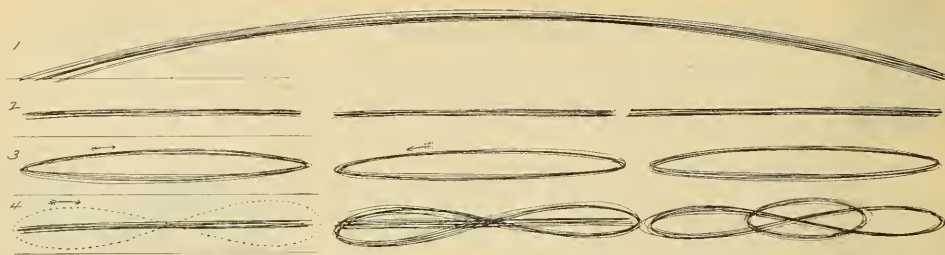
In writing, if your position is correct and you are using Arm Movement only, the muscles that do the propelling are above the elbow, the forearm being a pivot. If the correct position is maintained an easy movement is sure to be a natural consequence.

We can do rapidly that which we can do easily. When the school coach gets a promising youngster that he thinks will develop into a "ten second man," he does not have the boy run at top speed at first. There is a long period of training in form, length of stride, swing of the arms, etc. Speed comes after these are mastered. But you can't learn to run by walking. You can't learn to write by drawing. Use enough speed to assure both ease in action, and accuracy in execution.

Position at the Desk

Face the desk. Keep both feet flat on the floor, slightly separated. This has a tendency to keep the back-bone straight and to remove all "wish-bones." Lean slightly forward bending at the hips, but do not lean against the desk. Have both arms on the desk at about the same angle. Droop the head enough to get the

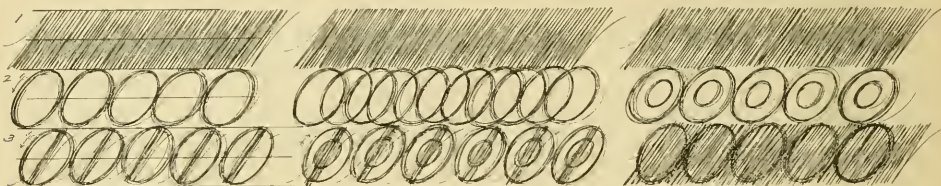




EXERCISE No. 1

To practice line No. 1 make a dot on each side of the page and with dry pen swing back and forth from one dot to the other. There should be no wrist action. Use the elbow as the hinge. After the action becomes regular dip the pen and make about 10 strokes each way at the rate of about 80 strokes to the minute. Do not try for speed on any part of Exercise No. 1. See that the hand and arm rests are correct. Make lines No. 2, 3, and 4 with the same easy swing used on line No. 1. Lift the arm and move it to the right after finishing each group. Each group should be made not more than one space high but long enough so that the three reach across the page with very little space between.

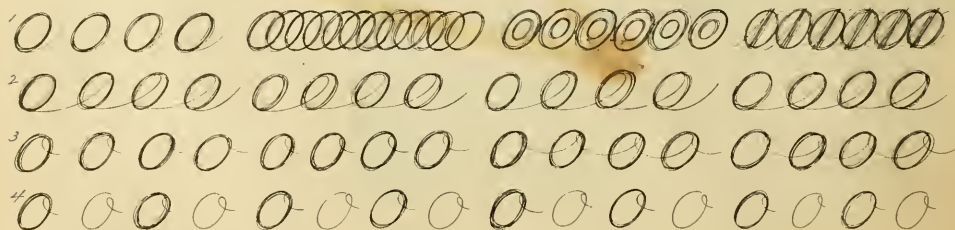
See how light you can make the lines without letting the pen skip. Both nibs of the pen should touch the paper. If you hold the pen point on one side it is only a bad habit because your pen holder is round. Do not destroy any of your practice pages. File them. This is important.



EXERCISE No. 2

Line No. 1 should be two spaces high. Try it first with a dry pen. As the arm moves in and out it nears the right hand side of the sleeve on the up stroke and comes toward the left hand side of the sleeve on the down stroke. Study illustration No. 5 very carefully. About 150 down strokes a minute will be rapid enough at the beginning. No thumb joint action. The slant will be right if your paper and arm are in the correct position and you make all the down strokes toward the middle of your body. The down stroke must not be any heavier than the up stroke. There should not be the least tightening of the thumb and fingers on the pen holder when making the down strokes. The holder can be held firmly enough without the least gripping, or tension, of the muscles of the hand. If you are making 250 or 300 down strokes to a line (about 100 to a group) without any puddles of ink or muddy spots, you very likely have correct pen pressure.

Before practicing lines No. 2 and 3, double the fist and roll the arm round and round in the sleeve until it moves easily. Now dip the pen. Have you learned to dip the pen properly? Count ten for each oval. Your fingers were made to use, but in this exercise just use them to hold the pen. Get all the movement by rolling the arm round and round on the muscle of the forearm. Learn to make reverse ovals as easily as you make them direct. We call them direct when the down strike is on the left hand side. Strive for light, clean-cut lines. The lower left hand side of the oval should not be any heavier or darker than the upper right hand side. Do not practice any compact ovals. Your mistakes in form and movement are not apparent when you do.





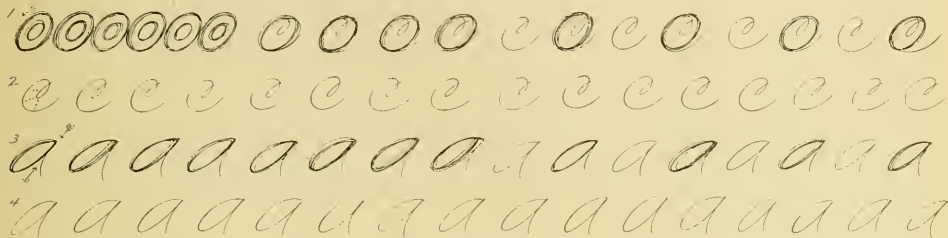
EXERCISE No. 3

Line No. 1 is similar to exercise No. 2, except these should be one space high. Go 8 to 10 times round each oval and make 20 or 25 of them in a minute. No use working up a break neck speed that you can't possibly apply to good letter forms. Be sure and count. It will assist you to get a regularity to your motion, which will mean uniformity in size and spacing in your writing.

Line No. 2 is made by joining four ovals without a pen lifting, four groups to the line. Each time you lift the pen, move the arm to the right. Be sure the sixteen just fill the line nicely with a uniform spacing. The practice paper should be about $8\frac{1}{2}$ inches wide. Always leave a margin at the left.

Line No. 3 is to be a little less than one space high. Note the combination on the last two groups.

For line No. 4 count 1-2-3-4-5-6-7-8, 1-2, 1-2-3-4-5-6-7-8, 1-2, etc. Make two ovals and two capital O's before moving the arm to the right. Go directly from one to the other without swinging the pen around in the air awhile before you put it to the paper. "Three strikes are out." It is only the strokes that are made on the paper that are legible. Get rid of all the flat sides and corners. Are you practicing to improve or are you just writing?



EXERCISE No. 4

Line No. 1. Make the large oval first then the smaller one on the inside. Start the capital C down and finish it up. Lift the pen while it is moving. That makes a clean looking line.

Line No. 2. Count 1-2, 3-4, 5-6, 7-8, while you make four capitals. Then move the arm to the right and repeat. Study the form until your mental picture is correct.

Line No. 3. Start at the top. Go about six times around without lifting the pen, but stop at the top each time, then finish with a down stroke, slightly curved. The A should be flat, not full and rounding like the O. The stop at the top makes the point. Note the arrow.

Line No. 4. Start the A down and finish it down. If you start up it is rounding on top and it should be pointed. Count 1-2, 3-4, 5-6, 7-8, making four capitals before moving the arm to the right. The dotted line shows the movement of the pen while not on the paper. Do not have a number of extra swings of the pen before you start.

ODDS AND ENDS

A new pen has a varnish on it which should be removed with that nice clean pen wiper. Dip the pen so that the eyelet is covered with ink. Remove it rather slowly from the well and just the right amount of ink will adhere. Dropping the pen on the bottom of the well may injure the point. The little fuzz that sometimes gets fastened on the point of even a good pen can be removed by touching it to the cork of your ink bottle.

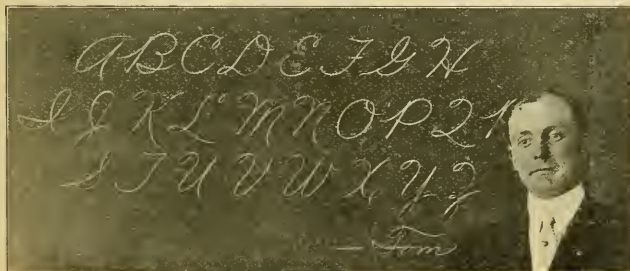
A small metal-tip pen holder can not be held firmly enough without gripping. Throw it away. If it is a small gold and pearl holder given to you by some dear one, frame it. Don't use it.

When the hand is held in the correct position for writing it is so nearly like the position the hands would be in if it were hanging loosely at the side, that there is no cramping or tiring, even though a great amount of writing is done.

Learn to visualize. Your success in penmanship depends largely on the mental image you have on the different letter forms.

The elbows may extend over the edge of the desk but the arm rest must be studiously maintained until it becomes a habit.

If you want to get your eyes closer than nine inches from your writing, better see an optician.



Tom Sawyer

This exceptional set of letters is by Tom Sawyer, Columbus, Ohio, and was made in the Zanerian College where he taught Blackboard Handwriting. He is one of the most accurate writers on the board we have ever known. He has few if any equals.



Practical Writing for Practical People

By C. SPENCER CHAMBERS

Director Commercial Education, Covington, Ky.

Are you planning and practicing to capture a Business Educator Certificate? Now is the time to win the battle of Freedom in Writing.



Plate XIX. A. Indirect oval is retraced nine times, and on the tenth and eleventh counts the letter is made. The sharp angle to the left must not be blunted. Start on the base line, but not from a dead start, swing and strike the paper.

Join I to D, P, B and R.

Do a little thinking for yourself and say "I will."

You may never be a Doner, Darner or Courtney, but you can be a Chambers.

B. The J must not be too wide at the top. Cross the letter on the line. Count twelve for the exercise and letter.

C. The oval completing the S is almost horizontal. The upstroke of the S cuts through the center of the oval. Start the initial stroke on the base line. The bottom of this individual letter is the bottom of the capital I.

D. Around ten then count three for the letter. This will take the stiffness out of the G. The last downstroke of the letter has the same amount of curvature as the upstroke.

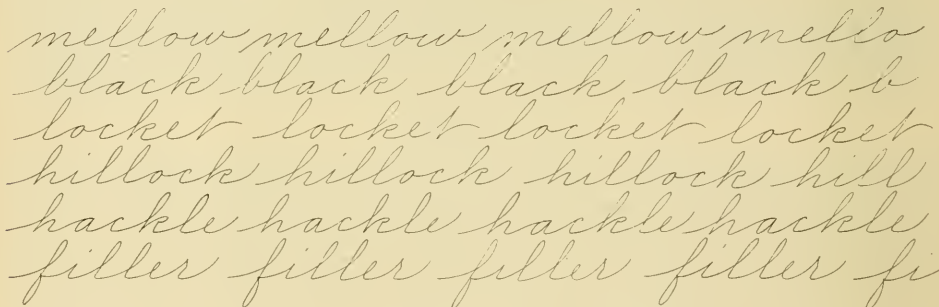


Plate XX. All of the words given in this plate are for practice on the upper loops, and the e, c, o and a. After twenty lines of each word have been completed, make a collection of loop words by taking parts of these words, viz., low, lack, etc. Next take two words, black locket, black filler, etc. This will break monotony, cause you to think, and make you more enthusiastic.

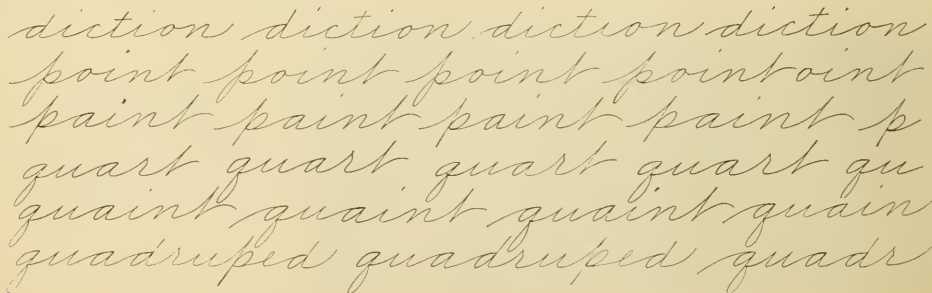




Plate XXI. In the six lines of this plate keep the part of the p above the line as high as the t and d. Omit letters from these words after twenty lines have been completed, making short words for practice, viz., pint, art, quit, etc. This is a good way to get results for night assignments.

successes flight sands mint
mixture crustacean swimmer
crooned slight warrant vest
pebble plowed kinks ghost
young joyous grizzly grazing

Plate XXII. This plate is a little more difficult than the preceding, and it was so intended. After writing twenty lines of each word, write two words, using one from this plate and one from any other since the opening of the course; viz., young quadruped, black vest, etc.

B. D. Carling, Esq.

Carman, Minn.

Dear Sir,—

We mail you a circular regarding our college, trusting the same will engage your attention.

We claim for the various departments facilities of the highest order. We shall be glad to have your influence and patronage.

Respectfully yours,

J. W. Elliott.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

THE LIBERAL

On the same basis that the movement of the earth about the sun was a long time unnoticed and unknown, so the larger forces of society and movements of its several divisions are long overlooked and but partially understood, but in the main they are as eternal as the so-called heavenly bodies in their laws and movements.

The origin of species, requiring such long periods to evolve, was for a long, long time unknown, and then doubted, but superficial observation eventually gave way to scientific investigation and the truth finally prevailed.

The liberal in religion, in government, in society, in education always wins if he lives long enough, but his cause wins because it is large in conception, liberal in application, and right in principle.

In penmanship this is as true as in anything else. For a while this system as such may prevail, and then some other; and for a time one method becomes dominant only to be discarded for another; but the essentials of handwriting prevail.

The vertical as a special panacea for the ills of writing ran its course, just as the extreme so-called "muscular" movement promotion is running its course, to be followed by the next

evolution in the continually revolving wheel of progress.

The one-way-for-all, whether Spencerian, vertical, medial, muscular, or what-not, has its day and then down because each became the slave of the nonessential and particular rather than of the essential and general. Egoism or commercialism colors the glasses and narrows the vision, and the end is then not far off.

In writing as in medicine, what is one man's food is another man's poison," is a truism that too few learn until it is too late. There is no one way for all but there is a way for each, is a more complex and difficult compound to conceive and prescribe, but it is the one which benefits each patient most.

How long, oh how long, before the individual shall be given first consideration and so-called system or near-method second consideration?

"WISE AND OTHERWISE"

The contributions under the above title, begun in this number by Chas. T. Cragin, promise to be quite as interesting, stimulating and instructive as any he has ever contributed. These contributions will contain stories of the big men and women of the recent past and present who have made themselves famous and infamous.

These Cragin stories prove to be wonderfully fascinating to the boys and girls in the commercial schools who are qualifying to be the future "Captains of Commerce" of this country. We know of nothing quite so appropriate for use in dictation classes, as well as classes in business ethics, as these Cragin stories. The stories he tells cannot be easily forgotten, for they are based on facts and told in a most fascinating manner.

Mrs. Albert Robert Brown, 5838 West Huron St., Chicago, Ill., desires information leading to the whereabouts of her husband, who disappeared from their home June 9, 1917. He is described as being 38 years old, black hair and mustache, weighing 170 lbs., 5 ft. 11 in. tall, wore spectacles. Interested in vocal music. A good penman. One of the principals of Austin Business College of Chicago.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

Side Lights on Bookkeeping, Arthur G. Skeels, Peabody H. S., Pittsburgh, Pa.

Letter Writing, Louis Victor Eytinge, Florence, Ariz.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Methods of Teaching Bookkeeping, D. Walter Morton, A. M., C. P. A., Dean of the School of Commerce of the University of Oregon, Eugene, Ore.

Commercial Training, Charles F. Rittenhouse, C. P. A., Boston, Mass., University College of Business Administration.

Louisville, Ky., Outline in English, for Boys High School.

*A man in middle life won the
Zanerian Gold Medal of Merit in 1917
by making more progress than any
other pupil, and a man past the
Oster limit penned these lines. Is
not age as much a matter of feel-
ing as of years?*



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education

COSTS

The Philadelphia Chamber of Commerce Journal recently contained an article occupying more than three pages, entitled "The Vital Importance of Knowing Costs," by R. J. Bennett, the well known Certified Public Accountant, Author and Teacher of Accountancy. Mr. Bennett makes it clear why a cost system is necessary, what should be done to properly install such a system, and what is necessary to secure the proper results after it is installed. Undoubtedly most business men believe in a cost system, but dread to install it, the idea of getting it started and keeping it going being a great bugaboo to them. To such persons the article will prove very helpful. Commercial teachers will also find it well worth a careful reading and something they ought to file for reference. An unusual effort is being made today by many sources to help business men adopt better business methods, with special emphasis placed on the importance of knowing costs. Some of the large banks are helping not only their patrons, but all who apply to them for such assistance. The Associated Advertising Clubs of the World recently began a campaign of instruction in cost finding for business men generally, at the same time pointing out the dangers of continuing business without knowing costs. The Federal Trade Commission is sending broadcast among business men a bulletin entitled "Fundamentals of a Cost System for Manufacturers." Surely there is a great awakening on this subject at present and it looks as though the time is near when all of us will have to adopt ways and means of learning our true costs or face the danger of being pushed out of business by the competition of those who take the pains of finding theirs.

"THE ONLY JOURNAL"

"I have enjoyed the past numbers of the Business Educator, and since the merge of the Business Journal think it should be in the hands of every successful teacher of business. I consider it the 'only' journal in its line."

The above appeared in a recent letter from Mr. T. C. Knowles, Pottsville, Pa., who has been connected with the Commercial department of the Pottsville High School for 14 years. This indicates that Mr. Knowles is a wide-awake teacher and appreciates our efforts in the line of business education. We wish him many more successful years in the capacity of Principal of the Commercial Department.

He was pictured in the High School Annual of this year and featured by having it dedicated to him as follows:

Dedication

To our kind and revered friend and teacher,

PROF. THOMAS C. KNOWLES
In appreciation of his loyalty and services to our Alma Mater and in recognition of the permanent place he has won in our esteem and affection through his sterling qualities as a friend and teacher, we respectfully dedicate this book.

The Senior Class.

Mr. Carl Marshall, the brainy Meanderer of the B. E. and commercial teaching profession, has demonstrated the well-known biological principle of "reversion to original types," in order to maintain and improve the species, by again connecting himself to the sales organization of the Ellis Publishing Company, of Battle Creek, Michigan, having been associated with it a score of years ago. At that time, if we mistake not, he came from the far west and promoted with western zeal and Marshall philosophy the "Actual business" or "Learn to do by doing" idea in commercial education. "Marshall's Method of Thrift and Training" is now published by the Ellis Company. May he profit by his new-born philosophy in proportion to his desires to assist others to enrich themselves through "thrift."

Mr. C. F. Rittenhouse, whose contributions are again appearing in these columns, leaves Simmons College, with which he has been connected for some years, and becomes Professor of Accounting and Head of the Accounting Department in the College of Business Administration of Boston University. He is also consulting accountant for the firm of Willet, Sears & Company, a Boston concern which controls a number of New England Mills.

EMPHASIS

Fort Dodge, Ia., May 19, 1917.

My dear Mr. Zaner:

Allow me to say a few words in reference to the criticism in the May B. E. signed W. E. B., which, no doubt, was W. E. Bencoster.

I fully believe that the use of black-face letters are very essential to drive home many of the facts that are stated in your excellent editorials. If your editorials were read by the better educated class, it probably would not be so necessary. But I take it for granted that the B. E. is read by many more students than instructors.

In reading salesmanship, we find that some of the best authors make very frequent use of the black-face letters and surely they know more about selling ideas than would the great poets and prose writers. In speaking we always emphasize the important words and phrases to impress the audience with the important facts. Why then not use some means in writing to impress these same important facts? In writing long hand we often capitalize important words to attract special attention.

Mr. Zaner, my opinion is that your magazine is the best commercial paper now in circulation. Excuse me for emphasizing.

Yours sincerely,

C. N. HARER.

MENTAL

MEANDERINGS

CARL C. MARSHALL
516 Reaper Block, Chicago

THE THIRD TRIP

Maybe some of you oldsters, who were brought up on McGuffey's readers, remember the lesson in the "Old Fourth" entitled "The Old Eagle Tree." It was a moving tale. A fishing eagle had built her nest in the top of a tall oak twenty miles from the sea. One morning the bird set out on her accustomed flight to the shore to bring fresh from the waves a fat fish for her young one's breakfast. Returning some hours later flying heavily with the big fish in her talons, she was set upon by a gang of boys who, by shouting and throwing sticks and stones, so flustered the poor bird, that she dropped her fish in the midst of them, and they speedily made off with it.



Well, there was nothing for it, for the poor bird, but to fly back over that weary score of miles and get another fish, which in due course she accomplished. Returning weaker than ever, and nearly sinking to the earth with her burden, again she was attacked by the same band of human robbers, and again deprived of the fruits of her hard toil.

For a time she moped pitifully, and seemed ready to give up. But the cries of her hungry nestlings rang in her ears, so nothing daunted she again set out for the sea, and it was nearly sundown when she came back at last with another nice fish for her famishing young, and this time they were permitted to enjoy it in peace.

How the pathetic story of this "glorious bird," as the writer called her, has stuck in my memory through all the years! But, my brother, you will never quite know what the steadfast courage of that old eagle meant until you yourself play her part, see the fruits of your toil go to others, and start back late in the afternoon of your life to get your third fish.

Overheard "Boys," observed the fat traveler with the blue tie and the red carbuncle stick pin, "you can take it from me that this 'personality' stuff is mostly bunk. Mighty few people buy goods, because they are stuck on the good points of the salesman. What they are after is the stuff at the right price, and if you've got that you'll get by, and if you haven't you won't, and that's the whole story."

"Vell, I dond know about dot," answered the clothing drummer from Pittsburg, "I've knowed some fellas, who vas so—so disgraceable, dond ye know, dot so help me, dey couldn't



sell twentyollar gold pieces for nineteen tollars apiece — not to me, anyways."

"Of course not," put in the long chinmed New York jeweler salesman. "Any old time you find the public falling for gold twenties, at nineteen apiece! They wouldn't buy 'em from Diogenes himself, and besides, if a man was to try it, he'd get pinched."

"Right you are, Mr. and I know a man who actually did try it on a bet. He was a nice looking chap, too, but he stood on a busy corner hawking for two hours, and never sold a twenty." This last contribution from the Chicago insurance man.

"I have one that beats that," said a bilious youth from Indianapolis who sold hardware. "I know a cute little dame who wanted to raise money to put herself through college, so, what does she do but get a friend to stake her with a hundred dollars, then she went to a bank and put the money into a stock of these new style silver coins the Government had just issued. Then she went about among the offices selling them at ten per cent advance, as pocket pieces. Of course she told them why she was doing it, and sympathy for her, and the pure nerve of the thing got her by, and she sold a trunk full or so the first day."

"Did any of you notice a faint odor of fish?" asked the New York man satirically.

It was then that a seasoned old codger who was selling Texas land got into the conversation. "That's all mighty clever stuff, boys, and in-trestin', too, but going back to the first proposition, of my friend here from Louisville, don't any of you walk off with the notion that person-ality don't count in business, or you'll be due for a lump. It certainly does count, and when you get to be as old as I am you'll know it. I don't mean mere appearance, mind you, stylish dress and all that. I mean the good inner heart of a man that shows through on the outside—the look in a fellow's eyes that makes you know you can trust him. And the trick of it is that you can't get that look unless you are entitled to it; but once you have it, you can sell anything to anybody, because they'll believe what you say, and that's what makes salesmanship. Don't all of us know how we like people we can trust? That's what makes friends, and believe me, it's friends that make business."

Just then the whistle sounded for South Bend, and when I turned in at the Oliver that night I was still thinking of the philosophy of the man from Texas.

Will Hostetler Passes On

The allusion to South Bend recalls to me that I have a few humble flowers to lay on the fresh grave of my long-time friend, Will Hostetler. Many of you knew him, and those of you who did, knew a real man. It was barely two months ago that I spent a delightful week-end in his lovely farm home just out-

side the city limits. He had been ill for a few days, but the trouble did not seem serious. But it proved to be typhoid, and I could not know or suspect that ten days later I was to learn that he had passed into the Great Mystery, just a week after I had bade him good bye.

I came to know Will Hostetler when I first used to visit South Bend nearly twenty years ago. At that time he taught commercial subjects in the South Bend Business College, owned by S. A. Boone. For years he was the life of this school until some six years ago, I think, he was put in charge of the Commercial Department of the South Bend High School. Through his tireless industry, good sense, teaching skill, and lovable personality combined, he built up this department from small beginnings, until it was one of the finest and best commercial school organizations in the state of Indiana.

This is not the place, nor am I qualified to offer anything in the way of adequate biography of Mr. Hostetler. He had a true and lovely wife, a house full of charming children, lived simply, worked hard both in school and on their fine farm, which he managed most successfully.

I can only say I am proud to have known such a man and had him for my friend.

An Hour in a Highbrow Garden

All this spring I had been hearing about very swell people who had cast off luxurious wearing apparel, to don overalls, and jumpers and bloomers, and cheap shoes and old head gear, and go out into vacant lots and make a bushel of potatoes grow where previously had flourished only dandelions and tomato cans. But thus far I hadn't seen anybody in the vacant lots who looked like real swells. Most of them appeared to me to have recently come from Sardinia or Poland, except, of course, certain persons whose pictures had appeared in the newspapers, and who had posed with hoes or rakes or spades in their hands, and held them as though they had never touched one before and never would again.

But one afternoon I went down to the Parker Normal School in Chicago to see President Wm. B. Owen, and there I ran into the real thing. Some two acres of land lying west of the school had been plowed up and made a truck patch of. As I approached I observed a dozen or so of people — very distinctive appearing people — digging and scratching among that garden truck as though their lives or their salaries depended upon it. I approached a busy group and asked what it was all about. "Why don't you know? It's to feed the calf," answered a lady in a sunshade and suede boots, and wearing an inscrutable smile. I afterwards learned that she is a professor of psychology. "Indeed, and where do you keep the calf who is to eat all this?" I asked.

"Didn't you read the sign?" she asked cryptically.

I hadn't but did. It read: "The product of this garden is to supply food for our Caf-eteria."

Then I caught on. Also I learned that the gardeners were all members of the school faculty, and before lunch, had been dealing in such unusual things as isotherms, and trilobites, and variants, and reactions, and logarithms, and the like.

I asked for Dr. Owen and was told that he was the gentleman in blue overalls who was tearing out the heart-strings of crab grass, "over there by that girl in the pink waist." And so it proved, and a lustier looking farmer than Dr. Owens appeared to be I have never seen. And I soon found that he could talk educational philosophy and yank up sour dock, and thin out lettuce at the same time.

The garden seemed to contain pretty much everything on the vegetarian bill of fare, and there were weeds a plenty, too. I listened to some interesting discussion between the pink waisted young lady (who turned out to be the President's new daughter-in-law) and others, as to whether certain plants were salsify or parsnips, and should be nurtured accordingly, or whether they were pig weed or dog funnel to be dug up and cast away.

It transpired that the gardeners were having trouble with certain thrifty and predacious people, of nearby neighborhoods, who came of nights to get first aid from the garden in the matter of standing off the H. C. L. But this did not seem to worry the workers much. They were idealists enough to know that the garden was yielding all of them something better than "feed for the calf."

I wish I could belong to their union.

For the Good of Our Soldiers

The fine up-standing American boys in khaki who are carrying our flag to the firing line, and will make free offering of their fresh young lives, to drive back and subdue the German wild beasts, who threaten to overrun the world—these glorious boys of ours deserve every good thing we can do for them, whether they come back to us later, or whether they leave their bones to whiten on the plains of France.

Here is one good turn you can do for every young soldier friend who goes to the colors. Tell him that the law provides that he can, at any time, have set aside, and reserved for him, any part of his pay in sums not less than five dollars, which the Government will hold for him till he is mustered out, allowing him interest at the rate of four percent on all sums thus reserved. Not many of the enlisted men know that they can thus use Uncle Sam as their banker. Tell them. There will be hard times when this war is over. The ten billions of dollars we are now spending lavishly

(Continued on page 26)



COMMERCIAL EDUCATION

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The Purpose of Bookkeeping in the Commercial Course

Bookkeeping has always occupied a prominent place in commercial education. In fact, in most schools doing commercial work it is regarded as the major subject and forms the very backbone of the course of study. In view of the importance attached to the subject it is essential for teacher and student alike to approach the work with a definite point of view concerning the educational and practical benefits to be derived from such a study.



There is no better time for us to analyze our teaching aims and ideals and to standardize our methods than at the beginning of the school year.

We have returned to our duties after a vacation which should have been spent in physical and mental recuperation; our absence during the summer from the schoolroom and from contact with our pupils should have sufficiently detached us from the routine of the classroom as to enable us to view our work in a better perspective; as a result of the physical and mental energy which have been stored up during the summer we should approach the work of the new year with zeal and enthusiasm and with the determination to improve in every possible way upon the work of the preceding year; we should experience a keen desire to do better teaching than we have ever done before, to depart if necessary from the old monotonous routine and strive more earnestly to impress our force and personality upon our pupils in order that our teaching may appeal to them as being more scholarly and dignified and as being inspired by faith in our own accomplishments and in their success; we should endeavor to fire our pupils with a greater enthusiasm; to eliminate the waste effort in both our own and our pupils' work, in short, to approach our task with a new purpose and with a clearer vision of the mission which we have to perform.

As teachers of bookkeeping we would, therefore, do well to ask ourselves the following questions: Why do we teach bookkeeping? Is it entitled to the prominence given to it in commercial education? What has the student a right to expect from instruction in the subject? What motives should inspire us in teaching the subject? What justification have we to offer to pupils, parents, principals, and boards of education for claiming a considerable portion of the time of

every pupil for bookkeeping instruction and practice?

Bookkeeping may be said to serve three distinct purposes:

1. Vocational.
2. Educational or informational.
3. Disciplinary.

As a vocational subject, bookkeeping should train directly for positions in the accounting department or for any office work which is largely clerical; it should give a knowledge of business operations and methods, of bookkeeping technique and principles and should give the ability to record transactions accurately and to draw correct and intelligent conclusions from books so kept. As a vocational subject it should provide the pupil with a tool which will insure entrance into some business occupation, perhaps in a subordinate capacity at first, but with a training that should enable him to make rapid advancement.

While the direct training afforded for bookkeeping and accounting positions is important, the purpose of the work does not end here. It may safely be assumed that the larger number of the young people who complete the commercial course will never become bookkeepers in the sense that they will need a knowledge of double entry bookkeeping. The concerns employing the largest number of bookkeepers or clerks have developed a highly organized or sectioned system of accounting, which results in such clerks being assigned only a single part of the work. The work is for this reason largely routine and involves little more than skill in arithmetic and penmanship.

This then brings us to the second motive which we should have in mind in teaching the subject, viz., the **educational or informational** benefits of the course. The knowledge acquired of business documents, and of banks and banking; of business practice and procedure; of the different types of business organizations; of the classification of business into wholesale, retail, manufacturing, commission, etc.; of the economic background of business organization and management, is of great value. Surely no subject in the commercial course affords so many opportunities for teaching the fundamentals of business practice and procedure or so effectively establishes a background of business information so essential to success in any commercial undertaking.

Finally, the teacher who overlooks the **disciplinary** value of the course, misses an unusual opportunity to do a noble work in the formation of character and correct business habits, thus making one's influence lasting and beneficial.

Through the medium of bookkeeping the student learns the importance of details; he learns to assume responsibility, to execute orders, and he forms the habit of sustained effort. No better opportunity can be found

for cultivating correct business habits such as neatness, accuracy, honesty, courtesy, industry, punctuality, concentration, co-operation, persistency, initiative, and others fully as essential to a successful business career.

In order that as teachers we may be able to develop to the fullest possible extent the threefold benefit which should be derived from a training in bookkeeping, our own education must be of a distinctly progressive character. As we acquire a broader technical training and a firmer grasp of our subject our presentation of the educational character of bookkeeping becomes more forceful and practical.

As we add to our knowledge and information regarding business in all its phases, we become able to enrich our teaching with practical illustrations, business facts and figures, with interesting accounts of business development, and with other matters which contribute to the educational character of our work.

As we ourselves grow in personal power and influence as the result of experience, and as we come to the full realization of the tremendous importance of character in business we become all the more eager and anxious to use that influence in developing a moral courage in our pupils sufficiently strong to face the temptations and pitfalls of business.

It being our privilege to again contribute a series of articles to this department of the *Business Educator* during the coming year, it will be our purpose to suggest methods and material for the consideration of thoughtful readers, which it is hoped will be the means of strengthening their teaching of bookkeeping along the three lines of development suggested above. We hope to be able to discuss with our readers the numerous problems connected with methods of teaching; to broaden and strengthen the theoretical background of the teacher—the fundamental principles upon which the practice of bookkeeping is based; and to submit for discussion and solution practical problems and exercises entirely within the comprehension of even a younger teacher.

We ask for the help and suggestion of all who are sufficiently interested to follow the articles as they appear; we hope such persons will not hesitate to come forward at any time with questions and criticisms and with topics which they have to propose for discussion. This is your department. It is of service to you only to the extent that you make use of it. It is a department to which you should look for much of merit and inspiration.

It is indeed a privilege to be able to direct the department for another year, and it is our earnest hope that in doing so we may have the interest and co-operation of all readers of the "*Business Educator*."



Methods of Teaching Bookkeeping

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One subject which we proposed last year, for the curriculum of a commercial course which extended over one year only, was bookkeeping. Perhaps there is no subject which, to the mind of the writer, seems to be more carelessly presented by commercial teachers than this very subject of bookkeeping. After an observation of the teaching of bookkeeping, in I should say at least one hundred high schools, there are some things regarding the methods of teaching that are quite common in all schools, namely, the idea of the teacher usually to teach the subject from a laboratory standpoint, rather than teaching it as other subjects in the high school are taught, really by teaching and instruction, class recitation, etc. Perhaps the criticism made above would apply even more aptly to the methods of teaching bookkeeping in the ordinary business college, and forthwith the writer, who began his commercial teaching in a business college in the city of Philadelphia, and a highly respected one, pleads guilty to the charge he makes against other teachers. Undoubtedly my failure to begin my teaching career in bookkeeping from an instruction standpoint, rather than a laboratory standpoint, was due to lack of experience, as well as the fact that I didn't have any instructions from the principal of the school to do otherwise. The principal had taught bookkeeping along the same old lines himself, and therefore, he could see nothing wrong in the methods pursued by the enthusiastic young instructor in bookkeeping. However, after several months of that laboratory kind of teaching, the writer received a new vision and really lessened the amount of work which he needed to do in correcting wrong entries and the usual mistakes made by business college pupils, by changing his methods entirely. The instruction method, or classroom method, soon was pursued with better results.

As every business college man knows, laboratory and self-instruction methods are almost forced upon the business college teacher, by reason of the fact that students are entering business colleges almost every day in the week; therefore some always are starting out on the same course on many different dates. The class method brings better results and makes work easier for pupil and teacher. It is hard to form a class, but the experience of the writer has been that it is always possible to get anywhere from three to half a dozen students, who can be classed together, and usually kept together during the progress of the work, so as to furnish competition, one with the other, and incentive, if nothing more.

When these little groups were formed they were taken to an unoccupied classroom and put through an

hour's drill, day after day, the drill including what principles they had already studied, as well as instructions regarding the principles they were about to study, so that these students could more or less be left to themselves after such a drill. Care was taken, however, in all instances, to thoroughly review, day after day, the principles already covered.

The writer soon found that instead of pursuing a method that was harder, he was pursuing a method that was easier. Less and less of his time was taken up in sitting down at the desk of the individual student, as he had formerly done, perhaps spending as much as half an hour with one student, and getting over, in the time which he had for supervision and teaching of bookkeeping, very little ground. Hours after instruction periods were spent in checking up. When one had to come back three nights in the week for night school, on top of the day school work, as every business college teacher, who has been through the same mill knows, one becomes physically tired out and mentally weakened. Add to this the fact that business college work continued throughout the summer. The instructor has but one month's vacation at most, and you readily understand what a vision of that new instructional method meant to the writer. It certainly meant better efficiency, less strain, considerable less time spent in auditing and checking mistakes made in books, as well as less time spent by the student. Too frequently the student had to write up page after page of his bookkeeping anew because of the number of errors made while attempting to "strike out for himself" without instruction. The "group plan," as it might be called, was a new vision to the writer and certainly a boon both to himself and to his students.

High School teachers of commercial subjects very largely business college graduates in the start.

When there came a demand for commercial education in the high schools, principals of high schools found, to their chagrin, in their search for properly equipped teachers to present such subjects, that it was almost impossible to find college graduates, few normal school graduates and probably as few high school graduates. The pioneer commercial teachers in the high school, therefore, were business college graduates, many of them without even a high school education.

The writer in his investigations and inspection tours of the high schools of Wisconsin found that the same thing was true there in the commercial departments of the high schools, even a couple of years ago. In conversation with the principal of one of

the larger high schools, as to why he didn't have a bookkeeping teacher with a better scholastic training than the one he had, the writer was told that it was impossible to find such men.

The colleges and normal schools of the country today, as well as the high schools, are giving courses in preparation for commercial teaching, and undoubtedly the time soon will come when the high school commercial teacher will be a man of much wider scholastic training. At the present time the demand for such men is much larger than the supply, and probably will continue so, due to the fact that men with splendid scholastic training and business ability, as well as a knowledge of commercial subjects, too often are lured into positions in business, which pay so much more than any commercial teaching position can ultimately offer. So long as this condition obtains it will be necessary for the commercial teacher to use every possible method which will make his work more effective and more efficient.

Tribute should be paid to the early commercial teachers.

Perhaps in justice to the pioneer commercial teachers it might be said that many of them, like those who instructed the writer himself, knew no better methods than those that were used in the early business colleges. Much credit is due to the founders of these early business colleges for the heroic efforts they made to bring to the attention of the people everywhere, the real value of instruction in commercial subjects. The writer has the pleasant memory of having talked with the late "Uncle" Robert Spencer, one of the early pioneers in commercial education, regarding the handicaps under which the business college teachers of fifty years ago labored. We cannot think of these men without bowing in reverence and gratitude, but commercial education in America has developed far beyond the fondest dreams of some of the early pioneers. Standards have been raised, and are being raised. Commercial education is on a higher plane and is now recognized as a necessity, as evidenced by the fact that nearly every high school of any importance in the country, is anxious to include a study of commercial subjects in its curriculum.

Commercial education methods advanced today.

Commercial education has left the pioneer stage, and with it we must leave behind our pioneer methods, even though the majority of commercial teachers for some time to come may perhaps, of necessity, be business college graduates.

Class instruction the one big need.

We repeat that class instruction, or group instruction of some kind, is the one thing needed in commercial education, not only in the business colleges, but in the high schools. Too often the writer has been sent to in-



spect the teaching of a high school commercial teacher, who was supposed to be having a recitation in bookkeeping, only to find him or her sitting at a desk, with a key on the desk, checking up the many errors made by the students, who for the most part were self-taught. This laboratory method must be superseded by more of the class and group instruction, so that the students will actually have explained to them principles, which they are about to struggle with, before they attempt the work. A searching review, likewise, should be given daily. The writer cannot see why any teacher should fail to find a place for class and group instruction. We made the suggestion last year that bookkeeping periods be broken up, that one hour be definitely assigned for instruction, and the other period for laboratory work at a different hour. This perhaps would obviate the tendency on the part of the teacher to become lazy, and to allow the student to attempt to make his own way through the maze of bookkeeping principles, which he only has comprehended, at best, in a very hazy way.

Method of introduction to bookkeeping.

There has been a very wide divergence of opinion regarding the door of entrance into the study of bookkeeping. There are perhaps three favorite doors of entrance—the old time journal method, the more recent ledger method, and the cash book method. The writer, of course, having received his first bookkeeping instruction nearly twenty-five years ago, was taught by the old confusing journal method. He made entries in his day book and journal, debiting certain accounts and crediting others, not knowing why he did so. Some one of his companions was doing so, and he would compare notes with them, and usually decide that they knew more than he, thus accepting their ideas of what account should be debited, and what account should be credited. True, he learned "by rote" the rules for debiting and crediting, such as were then in existence, namely the two rules, "Debit whatever comes into the business and credit whatever goes out of the business." We might pause here long enough to say that the writer is sure he has seen teachers of this same type, within the past two years, who were still teaching the present generation the same two rules of twenty-five years ago. The pupils would test all entries by asking the question "What came into the business and what went out of the business?" He has even seen teachers who permitted the student to say "Mr. Jones came into the business and Mr. Smith went out; therefore, debit Jones' account and credit Smith's." If the subject must be approached by the old journal method, then certainly a distinction should be made, at the very outset, regarding the various kinds of accounts. The rules for real accounts and for nominal accounts should be

distinguished at the very start. A distinction should likewise be made, when giving a rule for debiting and crediting persons with whom the business has transactions. The writer, however, feels that any textbook, which approaches the subject through the door of the journal entry, does not have the easy approach.

The account method approach.

The account method is set forth in some of the newer textbooks, and to the mind of the writer, this is an improvement over the old journal method. The student is shown the ledger account after all original entries are made and the account is posted. This is his introduction to the subject. Perhaps the account of some person, with whom the business has transactions of a financial nature, is shown. More often, however, an account such as the proprietor's account is shown. The study then proceeds by showing the student the reasons why certain figures appear on the debit side of the account, and other figures appear on the credit side of the account.

The cash book method of entry.

Perhaps, at least in the judgment of the writer, the easiest and the best method of introducing the subject is to enter through the door of the cash book. There are few persons who cannot understand cash transactions, and the fact that there must be a record in connection with cash transactions. The writer, even in teaching college students, has used the cash book as the means of entry to the subject of bookkeeping. This is a natural method, for any student who comes to a high school or a university, or even a business college must have money to start from home, must buy books, must pay carfare, must pay board and room rent, must buy clothes, must put some money in the bank, must carry a purse or a wallet, and usually understands that it is incumbent upon him to keep account of what he has received and what he has spent. It is easy enough for the teacher to have each student enumerate receipts and expenditures, and thus build up a cash book, which technically combines both the account and the cash book method, inasmuch as the cash book is nothing more nor less than an itemized ledger account with cash. Let us assume, for instance, that a young man comes to business college, we will say, leaving home with a check for \$100. He has in his wallet \$10 in cash. He pays \$5.00 for car fare from his home to the town, where the business college is located. This car fare he pays in

currency. When he arrives he pays fifty cents for having his trunk transferred to his boarding house, paying this in currency out of his purse or wallet. He arranges with his landlady to pay her \$5.00 a week for his board and room, but first places the \$100 to his credit in a local bank. He then draws a check for \$5.00 for his first week's board and room rent. He then pays \$12.00 for tuition to the business college, drawing a check for \$12.00. He buys his bookkeeping set, paying \$2.50, giving a check for the amount. If he wishes at the end of the day to record these transactions, he will find that it is possible to record them in arithmetical form, as so well set forth by Mr. J. A. Adams in his little pamphlet on "The teaching of bookkeeping," by placing in the left-hand column the amount of cash on hand, plus the amount that he had as a check, and adding it up, making a total of \$110.00, while opposite to that he might list the amounts spent, showing his whole transactions thus:

\$ 10	\$ 5.00
100	.50
	5.00
	12.00
	2.50
\$110	\$25.00

If we draw a line between the two columns of figures and write in the middle the word "Cash," we have a ledger account with cash, but we should explain that the left hand side represents amounts received, while the right hand side represents amounts paid out.

It is possible to show the same transactions algebraically, as Prof. Hatfield so well points out in his work on Modern Accounting. This may be done in the following manner:

$$\begin{aligned} &\$10 \text{ plus } \$100, \text{ equals } \$110 \\ &\text{Minus } \$5.—\$5.—\$5.—\$12.00—2.50 \\ &\text{Equals } \$85.00 \end{aligned}$$

It is now possible to introduce the student to one of the first rules of journalizing, namely, "to place on the left hand side of the cash account, or the debit side, all amounts received, and on the right hand side, or page, of the cash account all amounts paid out." The difference between the two sides of the cash account, or cash book, as it may be called, technically represents the balance on hand. The following illustration shows how the cash book thus written up would look:

CASH

Cash on Hand	Bank	Cash			Cur.	Bank
Rec'd from father	100.00	10.00	100.00	Carfare	5.00	5.00
				Trunk trans.	.50	.50
				Board	5.00	5.00
				Tuition	12.00	12.00
				Books	2.50	2.50



Introduction to special column book from the cash book.

In the little illustration used above it is possible, likewise, to introduce the student, at the very outset, to the use of the special columns to segregate and analyze expenses. This, to the writer, seems to be a very important distinction for the student to get from the very start. All the accounting in the world would be useless unless capable of analysis, and the analysis must be intelligent, in order that business policies may be planned by a study of account analysis. The introduction of columns may be made as follows: On the left hand side a column for the total amount received, and a special column for the amount which he placed in the bank. On the right-hand side a column should be set up for the total amounts of cash spent, and checks drawn, as well as additional and separate columns for carfare, general expense, board, tuition and books. When these special columns are set up, and the student again makes his entries, he has been introduced to the cash book with special columns for analysis of expense. He has learned that the left-hand side of the cash book is for amounts received, which are to be debited, and the right-hand side of the cash book is for amounts paid out, which are to be credited. This introductory lesson, with additional expenditures for his second day, could be repeated. The student learns also at the very outset, while he is perhaps for the first time on his own responsibility, with money in his pocket and no supervision regarding expenditure, that he must keep personal accounts, which will enable him to tell what has become of his money.

Cash should not be journalized.

One other reason why the writer thinks that it is a very excellent thing to introduce the bookkeeping student to the cash book at the very outset, is that the student has learned to do things in a modern way, and not to follow the old bookkeeping texts, to which, in the humble judgment of the writer, we are indebted for the perpetuation of many of the old theories. These old text books of 25 years ago always taught the student to journalize cash and enter it in his journal. The writer here begs the privilege of digressing for a moment, to say that one of the greatest difficulties he had in his inspection work, was with teachers who were using these old-time instruction books, and who were wasting one whole semester of the student's time, by having him learn one method, and then later attempt to unlearn it, while he was being instructed in the modern method. For instance, there used to be, up until two years ago at least, a text-book put out by one of the reputable text-book concerns of the country, which first taught the student to journalize cash. All cash was entered in the journal. After the student then thus learned to treat the cash transactions he was later told

that there was a separate book for keeping a record of cash transactions, and that no longer would we journalize cash, but enter all cash transactions in the cash book. The students starting in September didn't receive the latter instruction until some time in February, in the ordinary course of progress through this text-book. Needless to say, the writer brought down the wrath of the representative of this company, by insisting that this particular book be dispensed with, and a more modern one substituted. The representative of this concern went so far as to make complaint to the committee on accredited schools, under whom the writer was working, and weakly explained in talking with the writer, after the complaint was not sustained, that the reason his concern was continuing to push the old text-book of a quarter of a century ago, was the fact that many of them still remained in stock, and before the new work, which they then were getting out, was put on the market they wished to dispose of the old stock.

Knowing the text-book rather than principles.

The writer must confess, reluctantly, that he has met many teachers who knew but one text-book—that in which they had received instruction. When such teachers were asked to teach a new book, with up-to-date methods, they were absolutely lost. Too often the teacher knows text-books rather than principles, and is teaching the text-book to the student, rather than principles. The writer suggests that the transactions for the early part of the bookkeeping instruction be devised by the teacher, and that they be of such a nature as to be interesting to the pupil. In fact, the early bookkeeping transactions can be devised by the student himself, if he will hand in a record of his personal accounts for ten days or two weeks.

The petty cash book.

It is well for the teacher to explain the purposes of a petty cash book and the petty cash account. It is easy enough to explain that incidental expenses occur in connection with any business. The bookkeeper may suddenly run out of stamps and need to buy three or four stamps. In order to avoid charging up many small purchases of stamps he buys several hundred stamps at once, and charges "stamp account" with the total expenditure. Carfare, likewise, may be charged up at one time, by the purchase of a dollar's worth, or five dollars' worth of car tickets. Stationery in small amounts, together with office supplies, may be charged to petty cash account, when, for instance, one wants to buy a small bottle of ink, or a box of carbon paper, etc. Instead of entering up these small purchases, and giving vouchers for them, the petty cash account is charged with, say \$25.00 as a permanent petty cash fund. All such incidental expenses as

those mentioned above are taken out of this account, and charged to the account. When the account is "settled," or balanced at the period when books are closed and statements drawn off, the petty cash, or petty cash account, as the case may be, is given a voucher or check for the full amount spent, so that at all times the balance in the petty cash account shows the original amount planned for this account. In the illustration used above, the petty cash account would always stand at \$25.00. If during the period there had been spent \$5.60 from this \$25.00 petty cash fund, a warrant would be drawn for \$5.60, and the petty cashier, or the bookkeeper in charge of petty cash, would present his receipts for \$5.60 as evidence of his expenditures. Attention should be called to the fact that there should always be a receipt for every expenditure out of the petty cash fund. The importance of taking a receipt as evidence of payment, when cash is given, should be sufficiently emphasized. The teacher should call attention to the fact that even personal accounts, as far as possible, should be paid by check, so that the check, stamped by the bank as paid, and charged to the depositor's account, might be presented as evidence of any payment whenever a question as to payment might arise. This is an excellent point for the teacher to give the pupil instruction in a general way as to methods of doing business.

Introducing the student to the purchase book. Perhaps it is wise to introduce the student to the purchase book after he has become acquainted with the cash book. He should be told that for the sake of accounting analysis today, it is necessary to keep a separate record of all purchases, the parties from whom they were purchased, the price at the time of purchase, so that the price at any future time may be compared with the price at any former time. Likewise, it is necessary to keep a record of the source of all purchases, so that the purchasing agent of a concern, or the business executive, may have a record of the possible sources of supply of all material. It is also possible to impress upon the student of bookkeeping at the very outset the necessity for careful buying. Much money is saved by advantageous purchasing. One man whom the writer happens to know of, the owner of a large store, once made the remark to a friend, who complimented him on his salesmanship ability, that any man could sell, but it took a wise man to buy. Purchasing is a very important factor in modern business. The student might be reminded that all of the large department stores, employ at big salaries, men and women whose business it is to purchase the stock of goods. The successful purchasing agent and buyer must be able to forecast demands and markets, so that rare ability in this line is not only highly paid for but worth considerable study on the part of any student.



Purchase book transaction material. The illustration used in the cash book might be continued. The student might be asked to list, let us say, the firms from which some merchant, or a number of merchants in the town in which his business college is located, purchase their material. The student may be asked to interview merchants and clerks, to get such information, at a time when they are not busy. The student might then be asked to bring in a statement as to the kind of materials such merchants keep in stock, the persons from whom they buy them, and the approximate amount of material bought, say in a month, together with the purchase price. This same material may furnish the data for instruction in the purchase book.

The student should devise his own forms. The student should devise his own purchase book. This is a method of instruction that should be more generally used. Forms should be drawn by the student, so that he may learn what each column is to be used for, and may put his own headings at the top of the columns. In fact, he is thus taught the rudiments of systematizing from the very start. Whenever the forms are furnished the student in blank books, which have been printed, even though it may save time at the start, in the opinion of the writer, a very necessary element in bookkeeping instruction is dispensed with. The writer knows few business college and high school teachers, who have realized and taken advantage of the opportunity of having the student devise his own forms. The student should be instructed as to the number of columns needed, in order to gather the statistical information that such a merchant would want in order to keep track of his purchases. He should readily understand that there should be a column for the total amount of the purchase, the separate columns to record the amount of the various kinds of material purchased. A little later on in his work, he should add at least two columns in his purchase book — one for recording purchases which are to be paid at a future time, or on account, as the student later learns, and one for cash purchases.

Rules for journalizing purchase book transactions. This is the logical moment for the teacher to introduce the student to more rules of journalizing, namely to "debit merchandise when purchased, and credit the person from whom the merchandise was bought." In other words "credit persons when we get into their debt" is the rule that should be taught in connection with purchase book transactions.

The sales book should follow the purchase book. The student, having been introduced to the uses and advantages of the purchase book, this instruction should be followed by a description of the sales book, the necessity for keeping a record of sales, in order that proper inventory records may be kept; that stock can be properly

checked up; that the names and addresses of persons to whom sales have been made can be kept; the kinds of goods sold; the methods of payment (whether cash or credit). The necessity of recording the names of all customers, in order that the good will value of the concern might be properly judged at any time, should be emphasized. The value of such a list could be pointed out to the student, by showing that the large department stores never fail to get the name of the purchaser, and to record it on the sales slip. The writer has observed sales clerks in many large department stores, and never yet has he seen one who has failed to ask him for his name when he was making a purchase, and also to record his name on the sales slip, even though he pays cash for his purchase. These sales slips, when filed, contain the names of all customers, and become increasingly valuable, as the student can readily see, if his attention is called to the fact by his bookkeeping teacher.

Sales transactions devised by the student. The basis for the sales transactions might be obtained in the same way as the purchase transactions were, namely, by having the student interview the merchants of the town, many of whom would be willing to give him at least estimated sales figures.

Teaching the journalizing rule. As in the case of the purchase book, this is the logical time for the teacher to introduce another rule of journalizing, namely: "debit the account of persons who buy from us on any terms of credit, calling for payment at a later date." The rule to be followed for journalizing such sales is as follows: "debit persons when they get into our debt; credit persons when we get into their debt." This likewise might be a suitable place for introducing the two opposite rules of journalizing, which have been learned in connection with the purchase and the sales books, namely: "debit persons when we get out of their debt, or pay what we owe them, and debit them for the amount that we pay them; credit persons when they get out of our debt, and credit them for the amount they pay us." The teacher should now introduce a sufficient number of transactions, illustrating journal rules, already taught, so as to thoroughly test the student's ability to journalize purchase and sales book transactions.

Perpetual inventory. The next natural step in the development of bookkeeping instructions is to teach the student the usefulness of a perpetual inventory, which, of course, depends upon the records kept in the purchase and sales books. Likewise, this is the logical time to teach the student how to record inventory prices, market or purchase, whichever is lower. Emphasis should be placed upon the necessity of recording the lower price, in order that any estimate of assets may not shrink on realization, but that

there may be a sufficient reserve, or margin, in case a forced sales should occur and market price be larger than purchase price. Attention should be called to the fact that the merchant whose methods are efficient, does not need to place the sign "closed on account of taking inventory" over his doors, on any business day of the year. His inventory is perpetual and may be checked at any time by an estimated physical count. Perhaps the teacher, likewise, should call attention right here to the fact that stock is the basis of business, and that as careful attention should be paid to an accurate record of stock as to an accurate record of business. Stock should be checked to the ounce or the pound, as well as cash checked to the last penny. Stock represents so much money invested. The teacher should at this point call attention to this fact.

More capital needed to do business today. At the present time, as the teacher might well state, it takes more capital to enter most every business. For instance, flour is selling today in one of the towns on our Eastern Seaboard, at \$17.50 a barrel. The quotation at the present time in a town on our Western seaboard is \$14.40. Attention might be called to the fact that a merchant selling flour, in an Eastern town today, would need \$3.10 more for every barrel of flour he bought to sell, than would the merchant on the Western coast today. This will illustrate the importance of keeping up with the prices, as well as the importance of keeping an accurate record of the inventory. This will, at least in part, indicate the charge the man on the Eastern seaboard who uses flour, must pay for transportation.

Introducing the journal. The student having learned the use of the cash book, purchase book and sales book, and inventory, may now well take up the journal and its uses. It should be pointed out that the journal is used for recording opening entries, and entries that cannot be recorded in other special books. (Notes receivable and notes payable book may be introduced, previous to this point, or later, in the judgment of the teacher, and in accordance with the character of the transactions which the student reports as having been given him by the merchants whom he has interviewed.) The student now is ready to be introduced to his rules of journalizing. A review of what he has already learned should be given now. He will have learned from the three books already studied, the following rules:

1. Debit whatever comes into the business.
2. Credit whatever goes out of the business. Emphasis should now be placed on the fact that these are general rules, and that they do not apply in all cases.
3. Credit persons when we get into their debt.



4. Debit persons when we get out of their debt.
5. Debit persons when they get in to our debt.
6. Credit persons when we get out of their debt.

Drill may be had on the six rules already learned, by having the student now journalize every transaction in the cash book, in the purchase book and in the sales book. The student may be asked whether these six rules cover every transaction he can think of, for every kind of an account.

Notes receivable and notes payable books. When the business is a credit business, the teacher might call attention to the fact that it is always better for the merchant or business man to have some evidence of his payment of obligations and his debts, and for his creditor to have some record of his debts. Legally such obligations are shown by notes. Here the teacher should illustrate by using a blank note, teaching the student who the parties to a note are, the maker and the payee, etc. Careful distinction should be made, and considerable drill should be given the student, so that he may be able to distinguish between the parties to a note. The various kinds of notes might be explained in detail—a judgment note, collateral note, plain note, single name paper and endorsed note. The teacher can readily get samples of these notes at some bank. They should be placed on cardboard, and hung in the room so that a student, when in doubt at any time, might read the conditions printed on any kind of note. It might be well also, in connection with the cash transactions, to show bank checks of various banks, and probably a postal and express money order also. The teacher can get money and express orders for small sums and use such orders for illustrative purposes. The way in which capital is obtained by borrowing at the bank might be explained, the method of approaching the banker, the kind of collateral that must be placed in the banker's hands until the loan is repaid, the difference between a line of credit, which is the amount the borrower is permitted to receive without placing collateral in the banker's hands, and a secured loan or a collateral loan might be pointed out. The student, likewise, should be shown the importance of keeping an accurate record of the date that each note was given, of the signers or endorsers on the note, the bank or place at which it is payable, the length of time it is to run, the interest it is to bear, the proceeds of the note, the record as to whether it was discounted or not, the time it was discounted, the proceeds, etc. All of these facts regarding notes receivable and notes payable, or notes given to the business man and notes given by him, should be pointed out.

The student should have frequent drill. Perhaps the student should be drilled carefully and repeatedly until he is able to tell the difference be-

tween notes receivable and notes payable. He should be made to draft his own notes receivable and notes payable books, attention being called to the fact that perhaps the easiest method of constructing such books is to have a separate column for each month, and to record the date on which a note becomes due, under the column heading for that month. For instance, with the 12 months of the year, there would be 12 columns, headed 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12. A note due June 10, would be recorded by placing in the column headed 6, which is the column for the sixth month, or June, the figure 10. Attention likewise should be called to the fact that there should be an extra column at the extreme right-hand side of the notes receivable and notes payable books for recording the "fate," as the banker calls it,—the payment or non-payment of the note—and perhaps an additional column for any remarks or notations that might be needed in connection with it. At this stage the teacher might teach a rule for journalizing in connection with notes receivable as follows: "Debit the notes receivable account when the note is received; credit the account of the giver of the note. Debit the amount received when a note is discounted at the bank and credit the notes receivable account." (Attention of the student should be called, a little later, to the fact that when notes receivable are discounted, they still remain an obligation of the firm discounting them, until they are paid by the maker. A reserve account, notes receivable discounted, should be set up, as should be explained in connection with a later lesson on reserves.) In connection with the notes payable, the student should be drilled on the following rule: "Debit the account of the person to whom the note of the business is given, and credit the notes payable account. When the note is paid, debit the notes payable account and credit the cash account."

Other special books. Sometimes it is necessary, in order to carry out the plans of the bookkeeping set studied, to teach the student something about the voucher record and he workings of a voucher system. Here is the point at which this instruction might naturally enter. The student should be taught what a voucher is and vouchers of various types, which the teacher can easily procure from business firms using a voucher system, might be shown the student. Attention should be called to the fact that the voucher system fixes responsibility, so that no one person should have all money passing through their hands. The signatures called for on the vouchers should be, in many instances, those of the president of the concern, the treasurer and perhaps the secretary. At any rate, the usual voucher calls for more than one signature. This system provides that more than one person knows what expenditures of the concern have been authorized. Usually the bank is in-

structed not to cash the check, unless the signatures of the officials called for on the voucher are authentic and signed to the voucher. The reverse side of the voucher, in many instances, contains an expense analysis, giving the various expense accounts, and recording the amount written on the face of the voucher as charged against one of the expense accounts, printed on the back of the voucher. Usually the invoice or bill is pinned to the voucher, so that the whole record may be seen at a glance.

Attention should be called, likewise, to the fact, that with such a system, it is possible to make out the voucher as soon as the invoice is received and checked. The voucher may then, after having been recorded in the voucher record, be filed in a tickler file, which will contain under every date in the month, the vouchers that should be sent out for payment on that particular date. After the voucher is returned stamped paid by the bank it might be filed alphabetically, rather than chronologically or by number.

The voucher record. In connection with every voucher system, there should be a voucher record for recording the vouchers made out, together with those vouchers that are paid. The columns of the voucher record should be explained to the student—the vouchers receivable and vouchers payable sheets usually having the same number of columns, with slight changes in the headings, in order to suit the conditions, depending upon whether the voucher is receivable or payable. There should be columns, likewise, for the distribution of expense. The columns in the voucher record should correspond with the classifications of expense accounts on the back of the voucher. There should be columns, likewise, for indicating the date when the voucher is paid. The obligations of the concern at any time, outside of accruals, should be the difference between vouchers which have been paid and vouchers which are yet to be paid. The teacher should explain that some businesses are particularly suited to this system, especially government, state and municipal accounting systems, which are usually run on the voucher method.

Washington Business College, Washington, D. C., 1321 G. Street Northwest, is the new commercial school venture in the Capitol. The proprietors are Poteet & Whitmore. The latter is a very skillful penman and will give to the pupils the highest efficiency in handwriting instruction. Doubtless the increased demand for office workers in Washington will more than justify the opening of this school, and we therefore wish for them the prosperity they deserve.

Mr. H. G. Wood, formerly with the Wasatch Academy, Mt. Pleasant, Utah, will have charge of the work in Willcox, Ariz., Union High School the coming year.

Planning a Civil Service Course

J. F. SHERWOOD, B. A., Ft. Wayne, Ind.
Formerly in the Department of Commerce,
Washington, D. C.

Wanted—Stenographers, Typewriters, Clerks, Etc.—Uncle Sam.

On July 12, 1917, John A. McIlhenny, President of the U. S. Civil Service Commission, Washington, D. C., issued the following bulletin:

"The United States Government needs, and needs badly, great numbers of stenographers and typewriters, both men and women, for service in

the departments at Washington, D. C., and the situation in Federal offices outside of Washington is scarcely less urgent. The supply of qualified persons on the Commission's lists for this class of work is not equal to the demand, and the Commission urges, AS A PATRIOTIC DUTY, that citizens with this special knowledge apply for examination for the Government service. At present all who pass the examination for the Departmental Service are certified for appointment. Examination papers are rated without delay.

Examinations for the Departments in Washington, D. C., for both men and women, are held every Tuesday in 400 of the principal cities of the United States. Examinations for the Field Service (positions outside of Washington, D. C.) are held frequently.

The usual entrance salary ranges from \$900 to \$1,200 a year. Advancement of capable employees is reasonably rapid.

Applicants must have reached their eighteenth birthday on the date of the examination.

The typewriting part of the examination has been changed by the omission of the copying and spacing test and the addition of the subject of spelling.

Students just starting a course of study may be informed that there is now practically no limit to the number of stenographers and typewriters the Government needs, and that while, of course, no absolute assurances as to the future can be given, there is no present prospect that the demand will be materially less at an early date; in other words, **THAT THE COMMISSION BELIEVES THAT THE STUDY OF STENOGRAPHY AND TYPEWRITING BY A GREAT NUMBER OF PERSONS WITH THE VIEW OF ENTERING THE GOVERNMENT SERVICE WILL BE JUSTIFIED.**

It is plainly evident that school officials can perform a patriotic duty by urging upon their students the advisability of preparing for the Government examinations.

A course of study should be carefully planned and students should be thoroughly coached for the examination. The omission of the test in copying and spacing and the substitution of the test in spelling should be welcomed. The copying and spacing test has been a difficult one, and a large percent of those applicants who fail in the examination, failed in this subject.

Applicants will now be examined in the following subjects:

1. Stenography.
2. Penmanship.
3. Report Writing.
4. Arithmetic.
5. Spelling.
6. Typewriting; Copying from Rough Draft; Copying from Plain Copy.
7. Time consumed on the typewriting subjects will also be rated.

If the applicant takes the combined examination but passes in only the stenography subjects, his name will be entered upon the register of the Commission as a stenographer, and he will be eligible to an appointment as a stenographer only. If he passes in only the typewriting subjects but fails in stenography he will be eligible to an appointment as a typewriter. An applicant who fails to secure a passing grade in either the stenographic or typewriting subjects may, if he desires, upon filing a new application, be examined in those subjects in which he failed, again, and if successful his papers will be averaged for the combined examination. In determining the average, stenography will be given a weight of two and typewriting a weight of one.

Never before has there been such opportunities to get on the pay-roll of "UNCLE SAM." The salary is higher than most business firms are willing to pay beginners, and the opportunity for advancement is good. Government stenographers and typewriters work seven hours a day and are given a 30 day vacation with full pay each year. In case of sickness, 30 days additional leave may be granted with pay. Considering these facts, the appointments should prove unusually attractive to both young men and women.

The Washington Star recently made the statement that 10,000 appointments would be made in the near future. It has come to my attention recently that young men who a few months ago took the Railway Mail Clerk examination for Income-Tax Deputy Collectors, Agents and Inspectors, have been asked by the Commission if they would be willing to accept appointment in the Departments at Washington, D. C., at a salary of \$1200 per annum.

I believe that the private commercial school and the commercial departments of high schools should attempt to supply this demand for stenographers, typewriters, and clerks.

Classes can be organized in day and evening schools, and a large number of young men and women will most certainly be interested in preparing for these positions.

The Civil Service Commission has said that they "will appreciate your assistance in bringing this need of the Government to the attention of possible applicants." We must all co-operate during the present emergency and the private and public commercial school instructor can help by properly training the young people who come under their instruction, for efficient service in the commercial field and in the Government employ. Efficiency of the individual never counted any more than it does today, and it has become the dominating factor of this world-wide struggle against autocracy and imperialism.

If the United States Government needs hundreds of stenographers, typewriters, clerks, bookkeepers, accountants, etc., it is up to the commercial schools to train young men and women for these positions and thereby supply the demand. Since war was declared a large number of men in the Government employ have enlisted for military service and now the Civil Service Commission is calling upon the commercial schools of the country to train their students for the many vacancies in the Civil Service of the Government.

For detailed information regarding Civil Service examinations, write the U. S. Civil Service Commission, Washington, D. C., and ask for a copy of the Civil Service Manual issued July 15.

It is my intention to prepare a series of articles for the Business Educator, and I shall do all I can to aid in coaching young people for civil service positions. I shall take pleasure in answering any question that readers of this magazine may desire to ask regarding civil service employment in Federal, State or Municipal Governments. Students, teachers and officials alike may send their question to the Business Educator or to myself and when possible answers will appear in the following issue of the magazine. Sign your name in full. It will not be published. Those desiring a personal reply should enclose a stamped addressed envelope.

The Wichita, Kansas, Commercial College is now under the management of Messrs. H. J. Freeman, Charles D. Fazel and W. A. Botts. They recently purchased the interest of Mr. Miller, of the Miller Business College, of that city, and restored it to its original name. Mr. Botts, who has charge of the commercial and penmanship departments, is putting the necessary pep into the work to make it eminently successful. Our best wishes and hearty congratulations are hereby extended.





Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Peabody High School, Pittsburgh, Pennsylvania

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

PART VII

Notes

"When a man gives us a note for what he owes us, should we make any entry in his personal account?" asked Mr. Merchant, after the wholesale business of the Merchant's Supply Company was well established.



"It is best to do so," I replied, "for if you don't, you may discount the note at bank, or otherwise dispose of it, and perhaps forget or neglect to credit the right party for the money received."

"It is the discount that bothers us," replied Mr. Merchant. "One of our customers, the Jonesville Grocery Company, offered us on account a note for \$35, which had been turned over to them by one of their customers. The note was signed by a man named Winkler. We didn't know him, of course, but we did know the Jonesville Grocery Company, and we took it. We then discounted it at the bank, and got credit for the proceeds, \$34.50. When the money was received, we credited the Jonesville Grocery Company for the \$34.50, but they insist that we should credit them with the face of the note, \$35. I am willing to do that, and have written them that we will allow them the full amount. But how am I to enter it on the books?"

"In the first place," I replied, "you should have opened an account with Notes Receivable, and made an entry in the Journal, debiting Notes Receivable, and crediting the Jonesville Grocery Company for the amount of the note. Then when the note was discounted, you should have credited Notes Receivable for the face of the note, and debited Interest for the amount of the discount."

"Will that entry to Interest be a Resource, or a Liability?" asked Mr. Sellers.

"Neither," I replied. "The debit to Interest will show a loss. It shows that you have paid out that much money for the use of money."

"When is the Interest Account credited?" pursued Mr. Sellers.

"Whenever you have given some one else the use of your money, and he pays you for it," I replied.

"What is the Notes Payable Account?" asked Mr. Merchant. "I saw such an account in a Ledger the other day."

"That is your account with the notes you sign for other people," I replied. "When you give a note to

some one else, you should debit his account, and credit Notes Payable for the face of the note. Then when you pay the note, you debit Notes Payable."

"But if you paid the note before it was due, and got a discount, then when you posted that amount to the debit of Notes Payable, it wouldn't balance," said Mr. Sellers.

"But you shouldn't do that," I replied. "Notes Receivable and Notes Payable must always be debited and credited for the face of the note. If there is any less or any more received or paid, it must be entered in another account. Usually, of course, it is entered in the Interest or Discount account."

Burlington, Vermont, June 26, 1917.
Business Educator,
Columbus, Ohio.

Gentlemen:

The accompanying examination covered my second semester in commercial geography, one semester having been devoted to the fundamentals of the subject, and to the United States.

Respectfully,

IRVING V. COBLEIGH.

Director of Commercial Department,
High School.

EXAMINATION IN COMMERCIAL GEOGRAPHY

June, 1917

- (a) Draw a map of Vermont.
- (b) On it locate St. Albans, St. Johnsbury, Bellows Falls, Montpelier, Newport, Winooski River, Vernon Dam, Fifteen Miles Falls, Somerset Dam, Rutland.
- (c) Mention something for which each is important.
- (a) Tell five things in which Vermont leads the United States.
- (b) Tell five more features in which we might do much better than we have.
- What is the "Mountain Line," and what are its disadvantages?

Vermont

- Draw a map of South America, and on it locate Brazil, the Amazon River, and Rio de Janeiro.
- Describe fully one of the following, Brazilian rubber or Brazilian coffee.
- What great advantages have the River Plata countries? In what are they competing with the United States? Why? How?
- Describe the nitrate product of Chile.

- Compare the agriculture of the English Isles with that of France.
- Explain the influence of England's coal mines on her commerce.
- Why did London become the leader of the world?
- (a) Mention some of the natural disadvantages of Germany.
- (b) How have the Germans overcome the handicaps? Be specific in at least one illustration.
- (a) Describe the climate of Norway and Sweden.
- (b) Give two differences between these countries.
- Tell of Russia's possibilities—agriculturally, and commercially.
- Why has Spain become a nation of small influence?
- Describe the Bedouin and how the advance of civilization is reducing his power.
- What are the advantages and disadvantages of China?
- Tell of the production of tea in Ceylon.
- What changes have come in the Philippines as a result of control by the United States?
- (a) What part of Africa is suitable for the white man?
- (b) What peculiarity has South African commerce?
- How may the resources of the world be better used? (Use all the time you have remaining on this question.)

MARSHALL MEANDERINGS

(Continued from page 18)

is raised by mortgaging the future. It is not created wealth that will last; it is a debt that will have to be paid. The soldier who comes home after the war, with even but a hundred or two in his pocket, will be vastly better off than the man who has saved nothing out of his pay.

The private soldiers in France will draw \$33 per month. With practically all of their necessities supplied either by the Government or by the Red Cross, the prudent forethoughtful ones should save at least two-thirds of this sum. This would amount to over two hundred and fifty dollars a year, or more than one thousand dollars should the war last four years more, which it easily may.

Put this idea before your soldier friends whenever you get a chance. It may help them more than you can know.

John W. Parker, formerly with the Wisconsin Business University, La Crosse, Wis., now has charge of the commercial department of the Knoxville, Tenn., Business College. We wish Mr. Parker much success in his new position.



English for Boys

LOUISVILLE BOYS HIGH SCHOOL

Louisville, Ky., May 31, 1917.

Mr. C. P. Zaner,
Editor of Business Educator,
Columbus, Ohio.

Dear Mr. Zaner:

Some time ago I had some correspondence with you in regard to outlines in Commercial English Work.

I am enclosing an outline of our work and trust that you may be able to use it, to the help of the Commercial English Teachers. I am especially interested in the outside reading matter that we have made into four groups. I. Biography; II. Choosing a Vocation; III. Elements of Efficiency; IV. General.

I believe that we are reaching and helping the boys by the change made in our reading matter and would be glad to have a list of other books that we might add to our library. You will, of course, recognize that it is necessary to have a teacher who understands business conditions to make this, or any other course of any practical value.

I would have gotten this to you sooner but have been very busy with my university work.

Very truly yours,

J. R. STOUT,
Head of Commercial Dept.

COMMERCIAL ENGLISH General Plan of the Course

The course in Commercial English shall include four terms of work, each of which shall consist of five periods a week devoted to Practical English Composition, Current Events, and Outside Reading. The basic work shall be in Composition. In each term the pupils must read at least one book from each of the four lists: I. Biography; II. Choosing a Vocation; III. Elements of Efficiency; IV. General.

It shall be the aim of this course to emphasize English at work rather than English for culture. To that end, each lesson shall, as far as possible, stress those situations that are real, personal, and vital in the life of pupils who expect to become men interested primarily in business and industrial affairs. The course is not based on the current assumption that commercial pupils are usually mentally sub-normal, but rather on the conviction that they constitute a class that rightfully demands not theory but method; not ability to appreciate and to imitate the masters of literary form but ability to speak and to write practical English in a clear and vigorous style; not English designed to teach them how to locate and to explain classical allusions but rather English that is designed to help them to select and to obtain positions affording reasonable remuneration and offering opportunities for advancement.

Throughout the course, emphasis will be placed on the inter-relationships of the school and the community. In

the themes assigned, the topics for oral composition, the study of current events, and the outside reading the aim will be to assist the pupil to meet efficiently the English requirements of the vocation for which he, as a pupil of the Commercial department, is trying to prepare.

English One

Practical English—Lewis and Hosié
(pp. 9-1373.

Current Events.
Outside Reading.

Four periods a week shall be devoted to a study of practical English Grammar and Composition. Special attention shall be given to structure and function of the paragraph; unity and forcefulness in the sentence; identification and correct use of the parts of speech.

One period a week shall be given to Current Events, with a view to arousing in the pupil a desire to keep in touch with the leading affairs of the world. The news of the school weekly shall be amplified by generous usage of the local newspapers.

Each pupil shall be required to read each semester, at least, one book from each of the four lists for outside reading. Special extra credit will be given for the reading of more than the required number; except that no pupil shall receive credit for more than six hundred pages of outside reading in any one month.

English Two

Practical English—Lewis and Hosié
(pp. 137-245).

Current Events.
Outside Reading.

The principles of English One shall be continued. In addition, stress shall be placed on effective use of words; essentials of conversation and story telling; practice in classification, explanation and the making of reports.

English Three

Practical English—Lewis and Hosié
(pp. 245-391).

Literary Digest, 5c copy.
Outside Reading.

The principles of English One and Two shall be continued. Special stress shall be placed on Argumentation, especially in the collecting and using of statistics; social letter-writing; collecting and classifying news; news-items; editorials; advertisements; punctuation.

English Four

How To Do Business By Letter—
Code.

How To Write Business Letters—
Smart.

Literary Digest.
Outside Reading.

This course is an intensive study of all phases of the business letter—the mechanics, the psychology, the business policy. It aims to develop that commercial intelligence so much desired by the business man, and leads the pupil to view his preparation from a wider angle than his specialty.

GROUP ONE

Biography

Adams, Andy—Wells Brothers, the Young Cattle Kings.

Andrews, Mary—The Perfect Tribute.

Bolton, Sarah K.—Famous Leaders Among Men.

Brooks, Sarah K. — Lives of Poor Boys Who Became Famous.

Brooks, Sarah K.—Great Men's Sons.

Bryce, James—Studies in Contemporary Biography.

Butterworth, H.—Boyhood of Lincoln.

Doubleday, Russell—Cattle Ranch to College.

Drake, S. A.—Our Great Benefactors.

Franklin, Benj.—Autobiography.

Houghton, W. R.—Kings of Fortune.

Hubbard, Albert—Message to Gaicia.

Kubler, Theo.—Chinese Gordon.

Mabie, H. W.—Heroes Every Child Should Know.

Mabie, H. W.—Men Who Have Risen.

Marden, O. S.—How they Succeeded.

Marden, O. S.—Pushing to the Front.

Meadowcroft, Wm. — Boy's Life of Edison.

Moore, Chas.—Life of Abraham Lincoln.

Morgan, Jas. — Theodore Roosevelt, the Boy and Man.

Morris, Chas.—Heroes of Progress in America.

Mowry, W. A. & A. M.—American Heroes and Heroism.

Parton, James—Captains of Industry.

Parton, James—Some Noted Princes, Authors, and Statesmen of Our Time.

Plieninger, G.—David Livingstone, tr. By Geo. P. Upton.

Riis, J. A.—Theodore Roosevelt, the Citizen.

Roth, Richard — Stanley's Journey Through the Dark Continent. tr. by Geo. P. Upton.

Smiles, Samuel—Industrial Biography.

Stoddard, W. O.—Men of Business.

Stowe, H. B.—Lives and Deeds of Self-made Men. (new ed.)

Tarbell, I. M.—He Knew Lincoln.

Towle, S. M.—Heroes and Martyre of Invention.

Van Dyke, H.—Story of the Other Wise Men.

Williams, S.—Some Successful Americans.

GROUP TWO

Choosing a Vocation

Bailey, L. H.—Country Life Movement.

Beveridge, A. J.—Young Man and the World.

Bolen, G. L.—Getting a Living.

Burnham, W. P.—Three Roads to a Commission in the Army.

Burroughs, A. S.—How to Become a Successful Newspaper Man.

Calkins, E. E. and Holden, R.—Modern Advertising.

Conwell, R. H.—New Day; or Fresh Opportunities.

Davenport, Eugene — Education for Efficiency.

Drysdale, Wm.—Helps for Ambitious Boys.

Fiske, L. R.—Choosing a Life Work.

Fowler, N. C.—Starting in Life.



Hubberton, John—Poor Boys' Chances.
Hall, S. R.—How to Get a Position and How to Keep It.
Hancock, H. I.—Life at West Point.
Haskins, C. W.—Business Education and Accountancy.
High School Teachers Association of New York City—Choosing a Career.
Hill, Chas. T.—Fighting a Fire.
Hill, G. B.—Young Farmer.
Holt, Hamilton—Commercialism and Journalism.
Keller, Frances A.—Out of Work.
Lachanste, C. A.—How to Enter the Postal Service.
Lewis, H. H.—How Fortunes are Made in Advertising.
McCullough, E.—Engineering as a Vocation.
Manson, G. J.—Ready for Business; or Choosing an Occupation.
Marden, O. S.—Choosing a Career.
Marshall, Frank—Occupations in Life.
Olin, C. H.—Journalism.
O'Reilly, J. J. E.—How to Become a Patrolman.
O'Reilly, J. J. E.—How to Become a Fireman.
Phin, John—How to Become a Good Mechanic.
Plympton, G. W.—How to Become an Engineer (civil).
Reeves, J. L.—Manual for Aspirants for a Commission in the U. S. Army.
Reid, Whitelaw and others—Careers for the Coming Men.
Rollins, F. W.—What Can a Young Man Do?
Senarens, L.—How to Become a Naval Cadet.
Senarens, L.—How to Become a West Point Military Cadet.
Shaw, Albert—Outlook for the Average Man.
Sloane, T.—How to Become a Successful Electrician.
Stevens, C.—Complete Civil Service Manual.
Stoddard, J. S. and Yendes, L. A.—What Shall I Do?
Vocational Bureau, Boston—Department Store and Its Opportunities for Boys and Young Men.
Wilson, C. D.—Working One's Way Through College.

GROUP THREE

Factors of Success

Adams, W. H. D.—The Secret of Success.
Allen, James—Mastery of Destiny.
Babcock, M. D.—Success of Defeat.
Bennett, Arnold—Mental Efficiency.
Dicksee, L. R. and Plain, H. E.—Office Organization and Management.
Beveridge, A. J.—Work and Habits.
Dresser, H. W.—Human Efficiency.
Faris, J. T.—Winning Their Way.
Fowler, N. C.—The Boy, How to Help Him Succeed.
Fowler, N. C.—How to Get Your Pay Raised.
Fowler, N. C.—Practical Salesmanship.
Gulick, L. H.—Efficient Life.
Gulick, L. H.—Mind and Work.
Hardwick, Y.—Art of Getting Rich.
Hyde, W. D.—Self-Measurement.
Jordan, W. H.—Kingship of Self-control.

Knowlson, T. S.—Art of Success.
Lorimer, G. H.—Letters from a Self-made Merchant to His Son.
McCabe, J. D., Jr.—Great Fortunes and How They Were Made.
Marden, O. S.—Architects of Fate, or Steps to Success.
Marden, O. S.—Getting On.
Marden, O. S.—Making of a Man.
Marden, O. S.—Training for Efficiency.
Mathews, Wm.—Conquering Success.
Mathews, Wm.—Getting on in the World.
Moody, W. K.—Men Who Sell Things (latest ed.).
Roosevelt, Theo.—The Strenuous Life.
Scott, W. D.—Increasing Human Efficiency in Business.
Stockwell, H. G.—Essential Elements of Business Character.
Strong, Josiah—Times and Young Men.

GROUP FOUR

For Culture and Entertainment

Baker, R. S.—Boys' Book of Inventions.
Baker, R. S.—Boys' Second Book of Inventions.
Call, Annie P.—Every Day Living.
Cleveland, Grover—Good Citizenship.
Coe, F. E.—Heroes of Everyday Life.
Defoe, D.—Robinson Crusoe.
DeMott, J. B.—Secret of Character Building.
Griggs, E. H.—Use of the Margin.
Hale, E. E.—Man Without a Country.
Hale, E. E.—Stories of Invention.
Hillis, N. D.—Right Living as a Fine Art.
Hilty, Carl—Happiness, Essays on The Meaning of Life.
Jenks, J. W.—Life Questions of High School Boys.
Jones, S. M.—Letters of Labor and Love.
Jordan, D. S.—Nation's Need of Men.
Marden, O. S.—Success.
Messer, C. J.—Mr. Responsibility, Partner.
Ris, J. H.—Making of An American.
Sangster, Margaret—Life on High Levels.
Shaw, Albert—Business Career in Its Public Relations.
Stevenson, R. L.—Kidnapped.
Stevenson, R. L.—Treasure Island.
Wagner, Chas.—One Life's Threshold.
Wallace, Lew.—Ben Hur.
Wallace, Henry—Uncle Henry's Letters to the Farm Boy.
Warner, Chas.—Being a Boy.
Washington, B. T.—Up from Slavery.
Whipple, E. P.—Recollections of Eminent Men.
Wiuship, A. E.—The Shop.
Wyss, J. D.—Swiss Family Robinson.
Younge, G.—Book of Golden Deeds.

Miss Emma L. Gaver, formerly of Mt. Gilead and Lancaster, Ohio, is now in charge of the writing and drawing of Olean, N. Y., succeeding Miss Alice Elois Yale, who now teaches drawing in the Brockport, N. Y., Normal School.

FIXING STANDARDS

At the last meeting of the Board of Governors of the National Association of Accredited Commercial Schools standards were fixed for the awarding of certificates, medals and even diplomas in recognition of high attainment in the courses of training offered by schools holding membership in the Association. It is realized that in order to meet the exacting demands of the day, closer standardization of courses, the selection of up-to-date, thoroughly practical text books and the employing of specially prepared, certificated teachers are necessary. It must be admitted that much has been done since the organization of this Association to advance the cause of commercial education, and the schools holding membership are loud in attestation of advantages accruing to them through said membership.

The interchange of tuition among the schools, assistance rendered to graduates through the employment departments of the affiliated institutions, reports sent out at frequent intervals with reference to school conditions, co-operative advertising and purchasing of supplies—these are some of the advantages to be derived through membership in the N. A. A. C. S.

In every locality where an accented school is located patronage is being attracted to the school whose advertising bears the emblem of the Association. It is a guarantee of high standards, fair dealing and the certificate of graduation issued over the seal of the Association is an introduction of the graduate which is bound to command consideration by the business public.

If yours is not an Accredited school will it not be worth while for you to look into the aims of this Association and to ultimately bring your school into affiliation and thereby insure to your pupils everything that can be obtained in the best schools outside of the organization and at the same time to profit by the special features offered only by schools holding membership in the Association? Write to the Chairman of the Membership Committee, Mr. W. N. Watson, Lincoln, Nebraska, for a prospectus, and then send in your application for membership so that it may be acted upon at the next meeting of the Board of Governors.

J. F. FISH, Chairman,
Publicity Committee.

Roanoke, Virginia, National Business College, E. M. Coulter, President, M. A. Smyth, Vice President, recently issued a catalogue covered in gray, printed with gray tint-blocks and borders, with frontispiece printed in colors. It is profusely illustrated with photographs of faculty and students, school room scenes, and specimens of penmanship. The institution is a good one and deserves the success and prosperity it is enjoying.



COMMERCIAL LAW

J. H. ROBINSON

Edinburg, Pa.

CONTRACTS

A contract is an agreement between two or more parties to do or not to do a certain thing. All contracts may be reduced to writing; some contracts must be in writing, but there are contracts that may be verbal and are perfectly valid if the facts and provisions can be proven, but the greatest difficulty in connection with verbal contracts is the frequent inability to prove just what was said and agreed to, or to prove that the other party said it at all. For this reason it is well to have any contract reduced to writing, setting forth the facts and conditions agreed to by both parties, making as many copies of the contract as there are parties to it, and having the signature of each party on each copy of the contract, thus enabling each party to know at any time just what is contained in his contract, and in case of any disagreement he is able to hold the other parties as he has a copy of the agreement which others cannot destroy.



Practically all business is transacted by means of contracts. The laws of contracts govern all commercial dealing, from the simplest to the most complicated. Every time you buy a steak from your butcher; every time you ride on a street car; when you buy the morning paper from the news boy, you make and fulfill a contract. It is important that all persons become familiar with contracts that they may be able to distinguish between contracts that are legally binding and those that are legally void. Inability to do this means inability to act promptly in matters of business importance; it means inability to protect yourself against the prompt action of crooked yet well posted persons; it means want of independence; lost opportunities; uncertainty; danger and delay.

Fortunately the subject is not difficult, and any attentive student may easily grasp the governing principles. The four essentials of a contract are: competent parties, agreement or assent, consideration, and legal subject matter.

The parties to a contract are those who make it and those who are affected by its terms. As to competent parties, all persons aside from a few well defined exceptions may make contracts. These exceptions the laws makes to shield the persons themselves from their own acts or to protect them government. In most cases it is the former reason. Certain classes are forbidden to make contracts because the law does not believe them to know what is for their own best interests.

The above exceptions arise for two reasons, natural disabilities and legal disabilities. By natural disabilities we have reference to lunacy, idiocy, intoxication and profligacy.

Lunatics are those who have lost their reason and are therefore unable to understand the nature and effect of their acts. The minds of some are totally destroyed, while others are deranged only to certain things and are perfectly sane on other subjects.

It is held that a lunatic may contract on the latter as if he were entirely sane. It is also admitted that if an insane person has lucid intervals, he may during those periods enter into contracts which will be binding upon him at all times. Of course the question of insanity may arise when some party seeks to avoid some contract he has previously made. The law presumes the natural thing or condition to exist, and all persons are supposed to be *compes mentis* until the individual or his representative has shown by legal evidence that his natural faculties are deficient, and his contracts are supposed to be valid. If he were insane at the time the contract was made he can avoid it or affirm it as he chooses.

An idiot is one who is so deficient in intellect that he is unable to understand the value and effect of his agreements. For his own protection the law will therefore not permit him to make contracts that will be binding upon him excepting of course for necessities.

Intoxication when so complete as to render a man incapable of acting intelligently, will render him incapable of contracting. As he can affirm his agreements when he becomes sober, his contracts are voidable. If he bought goods while intoxicated he must return them when he becomes sober, if he would repudiate the purchase. Slight intoxication will not render him incapable of contracting. He may of course, in any case, contract for necessities, but if he is found to be an habitual drunkard his property is cared for by a conservator.

When a person is found, by due process of law, to be a spendthrift which is termed profligacy he may, as in the case of lunacy, be deprived of all control over his property, which will be placed in charge of a conservator. This is done on the ground that he may become a public charge. Of course he is not legally a spendthrift until proven so, and such contracts as are made before that time are valid, but after a conservator has been appointed his ability to contract ceases, except for necessities.

In addition to the mutual disabilities above mentioned, there are certain legal disabilities which render persons effected thereby incapable of making valid contracts. In the eyes of the law every person is an infant until he has become of age. Males become of age at twenty-one and in some states females become of age at eighteen. This is true in Alabama, Arkansas, Colorado, Connecticut, Delaware, Georgia, Illinois, Indiana, Iowa, Mich-

igan, Minnesota, Montana, Missouri, Mississippi, Maine, Maryland, New Jersey, New York, New Hampshire, Nebraska, Nevada, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, North Carolina, Texas, Utah, Vermont, Wyoming, Wisconsin, and Washington. While in Iowa, Oregon and Washington a female becomes of age even though she be under eighteen.

Achill's first birthday is the first day of his second year, and as the law does not regard portions of a day he becomes of age at the first moment of the day before his twenty-first birthday.

While he is yet a child the law does not regard him as able to defend his own best interests, and for this reason seeks to protect him. As a general rule the contracts of infants are voidable. That is, he may either during his minority or within a reasonable time after he becomes of age, avoid the contract if he will. If the contract be an executed one and he seeks to recover the purchase money paid he must return, if possible, the goods delivered to him. The right to plead infancy as a defense is a personal privilege and belongs only to the infant and cannot be used by the other party to the contract, for he is bound by it if the infant so desires.

It is good advice to avoid all contractual relations with infants or lunatics, for if the contract proves valuable to him he may retain it, and if on the other hand it proves erroneous to him he may avoid it.

While it is held that an infant cannot make contracts that will be binding on him, yet there are certain contracts he may make. He may make binding contracts for necessities, and the price which he agrees upon will be upheld unless it be exorbitant. Necessaries include food, clothing, shelter and instruction, and must be in conformity with his station in life, hence what would be necessities for one person might be luxuries for another. Under the common law during the life of the husband the legal existence was merged in that of her husband. That was upon the principle that they were one. All personal property she may have had at the time of her marriage became his and as he took away her means of paying anti nuptial debts, he assumed the liability for their payment. She could make no contracts while living with her husband, that would bind him or her, except when she did so as his agent. He was entitled to her earnings, but if he did not supply her with the necessities of life and she were not at fault she could purchase them and he would be bound, it being implied that she had authority to act as his agent.

There is perhaps nothing in the common law that the statutes of the states have changed more than the laws regarding married women. In many states she can hold property and make contracts regarding it as if she were single. At marriage she



may retain and manage her own property.

When two countries are at war the subjects of each are Alien enemies to the subjects of the other. The law prohibits all commerce between the countries and all contracts so made are void, because the interest of a citizen might be antagonistic, and also in order to prevent him from withdrawing the resources of his country to the benefit and encouragement of the enemy. Agreement or assent is the meeting of the minds of the parties to a contract or their agreement, to a certain thing. Agreement or assent is composed of two parts, Proposition and Acceptance. Proposition is the mere offer and is the first step in making a contract, and as long as it is not accepted it has no binding force and may be withdrawn any time before it is accepted. A proposition may be written or oral.

When the parties agree or assent to the proposition it is called Acceptance, but if the parties do not agree to exactly the same thing, in the same sense, one of the elements of a valid contract is lacking.

No set form of acceptance is required. In case of an auction a nod, wink or the drop of a hammer or the motion of the hand signifies acceptance. In case one accepts the benefit of an offer the law will imply his promise to pay a fair price for it. In making any contract something is to be considered which is called consideration. Consideration is of two classes, sufficient and insufficient. Sufficient or valuable consideration may be benefit to the promiser, loss or inconvenience to the promisee or mutual promises. Insufficient consideration may be gratuitous, impossible, moral, executed and illegal.

A contract for which there is no consideration is gratuitous and cannot be enforced, as there is no benefit to the promiser and no loss or benefit to the promisee.

A promise to do something that by the natural order of things is physically or legally impossible will not support a contract.

A Moral consideration is not of itself sufficient to support a contract, be a man as honest as he may, however much he may feel obliged to fulfill his moral obligation, yet the law does not deem it its duty to compel him to do so. A moral obligation to pay money or to do a legal act is, however, a good consideration if followed by an express promise to do so.

If the consideration has already been rendered voluntarily and not at the request of the other party, it is said to be a past or executed consideration.

A promise to do that which the law forbids will not be held good. Were the law to do so it would be lending aid to its own violations.

Subject Matter is the thing to be done or not to be done. The general rule is that one may contract to do or not to do anything that is in the nature of things possible.

There are, as we shall see, exceptions to this rule, and as they are far less numerous than the excuses falling within the rule, it will be simple to enumerate and classify the subjects prohibited than those allowed.

The law will not permit certain things to be subjects of contracts because they are impolitic or opposed to the welfare and progress of the community, immoral or those tending to corrupt the good morals of the parties or the community. Fraudulent agreements to commit a civil wrong, and agreements to commit a crime or some act specially prohibited by law.

The law will not hold good contracts in restraint of trade, contracts in restraint of marriage, contracts obstructing public justice, wagers, Sunday desecration. It is said that the law abhors fraud and will use its utmost endeavors to ferret out and thwart its object.

The fraud in an agreement may be perpetrated first by one of the parties upon the other or second by one or both parties upon a third party.

It has long been the boast of our government that there is a provided redress for every wrong. The legal means which the law uses is called its remedies. In case the wrong is a public one it is called a crime and its punishment is provided for by criminal law.

E. N. Gerrish, for some years head of the commercial department of the Rutland, Vt., High School, is engaged with the Russell Sage College of Practical Arts, of Troy, N. Y.

J. V. Bowen, of the Schenectady, N. Y., Business School, has charge of the commercial department of the Staples, Minn., High School.

John W. Ballard, during the past year a teacher in the Cortland, N. Y., High School, is employed as instructor of business subjects in the University of North Dakota.

Leona McLean, of University Place, Neb., is teaching commercial branches at Giltner, Neb., in the High School.

F. C. Brofee, of Trenton, N. J., is connected with the Huntsinger Business School at Hartford, Conn., where he will teach advanced accounting and law.

Norman K. Bryant, of North Adams, Mass., has accepted a position as a teacher of stenography and typewriting in the Extension Department of Columbia University.

Ethel M. Burns, of Brown's Business College, Terre Haute, Ind., is now a teacher of commercial branches in Link's Business College, Boise, Idaho.

W. E. Ingersoll, for a number of years connected with the Gregg Publishing Company, New York City, is holding an administrative position in the office of the Rochester Business Institute, Rochester, N. Y.

Frances E. Derby, the past year teaching in the Lake Mahopac, N. Y., High School, has charge of the commercial work in the Pemberton, N. J., High School.

Rose Palmer Treat, during the past year a teacher of commercial branches in the Salina, Kansas, High School, is holding a similar position in one of the Des Moines, Ia., High Schools.

H. O. Thompson, recently teaching in the Granite County High School, Philipsburg, Mont., is also connected with one of the High Schools at Des Moines.

William H. Smith, of Oyster Bay, N. Y., is teaching bookkeeping in the High School at Ossining, N. Y.

D. C. Sapp, of Douglas, Ga., is a new teacher in the Woodward High School, Cincinnati, O.

Mr. F. W. White, who has been connected with the Central Business College, Detroit, Mich., has purchased an interest in the Marietta, Ohio, Commercial College, where he is now located.

Carl T. Wise, of the Commercial Dept. of the State Normal School, Whitewater, Wis., sent us a roll of specimens which average very high. The work is the best we have received from a normal school for some time.

Mr. O. U. Robinson, principal of the Terrace Hill School, Waterford, Ontario, reports an increase of over one hundred per cent enrollment in his school of 1916 and 1917 over the year previous. One of the reasons for this increase in attendance is "thorough individual instruction." Mr. Robinson writes a remarkably graceful, bold and accurate hand. He is to be congratulated upon his success as a school man, and his achievements as a penman.

The Liberty Number of "The Proof," published by Duff's College, Pittsburgh, issued in June, is one of the most timely pieces of advertising received during the spring and early summer. It is printed in blue and red, with such stirring headings as: "Your Country Calls You," "Join the Clerical Army," etc.

Leeche's Actual Business College, Greensburg, Latrobe, Indiana, Pa., issues a brown-covered, attractively printed catalogue, tastily tied with a cord. In it we see the smiling Zanerian countenance of Mr. I. D. Ruff, the penman of the institution.

The Department of Commerce of the Polytechnic High School, Los Angeles, Calif., F. C. Weber, Head of the Department, issues a Mimeographed-by-the-Students Announcement and Outline of Course of Study in order that patrons may know what is taught and to aid them in electing their course. It is illustrated and done neatly and skillfully.

The Taylor School, of Philadelphia, was presented with an elegant, large silk flag made by one of its pupils, Miss Florence Willmann, whom the Philadelphia Press named the "Betsy Ross of World War."

J. R. V. Hilgert, last year in one of the Des Moines, Ia., High Schools, is teaching commercial branches in the Iowa State Teachers' College at Cedar Falls.



Pearl M. Winkler, during the past year a teacher in the Ontonagon, Mich., High School, will hold a similar position in the Manistee, Mich., High School next year.

Alvin H. Osthoff, of the New Rockford, N. D., Collegiate Institute, is to teach commercial branches in the Aberdeen, S. D., High School, next year.

A new teacher on the staff of the Ohio University, Athens, O., will be Miss Ada M. Stearns, who will teach typewriting there next year.

Mary Jane Denman, of Cedar Rapids, Ia., will teach in the Salina, Kansas, High School, next year.

James L. Ross, of Bad Axe, Mich., has been engaged to teach commercial branches during the coming year in the Lamson Business College, Phoenix, Arizona.

J. E. Young, a graduate of New York University, will teach next year in the Lamb's Business Training School, Brooklyn, N. Y., handling commercial branches.

N. J. Lawrence, of Rochester, N. Y., is to have charge of the commercial department of the High School at Clifton, N. J., next year.

Charlotte Van der Veen, of the Joliet, Ill., Township High School, is to head the commercial department of the Broadwater County High School at Townsend, Mont., next year.

Ida Lawton, of Norristown, Pa., is to be a teacher in the Wood School, New York City, during the coming year.

F. A. Miller, for some time connected with the Commercial High School at Omaha, Neb., will hold a similar position next year in the East High School, at Minneapolis, Minn.

Nannie Landon, of Nashville, Tenn., will have charge of the Shorthand Department of the Draughton Practical Business College, Nashville, Tenn., next year.

Bertha Sterling, of Brooklyn, Ia., is to go to Honolulu next year, to have charge of the commercial work of the McKinley High School, of that city.

W. E. Fairman, of Du Bois, Pa., has accepted a position for the coming year in the Great Falls, Mont., High School, as teacher of commercial branches and Salesmanship.

A. L. Faubel, of Clifton, N. J., will have charge of the commercial department of the Orange, N. J., High School, next year.

The Allen Business College, Jackson, Mich., has engaged Mr. Charles A. Townsend, of Chaska, Minn., as a teacher of commercial branches next year.

Sadie L. Dale, of Lincoln, Neb., is now teaching in the Northwestern Business and Normal College at Beatrice, Neb.

Clarence T. Hammill, now of Albion, Mich., College, is teaching commercial branches in the Coldwater, Mich., High School.

Minnie C. Koopman, of the State Manual Training Normal School, Pittsburg, Kans., is to teach in the Boone, Ia., High School, next year.

Thenice Powers, of Malden, Mass., has accepted a position for the coming year in the Groveland, Mass., High School.

Merritt A. Major, of Glenwood, Minn., is to teach in the Mid-Pacific Institute, Honolulu, next year.

E. W. Barrington, of Harlowton, Mont., is to be employed in the Nelson College of Applied Sciences at Nelson, Neb., next year.

Marion M. Johnston, of Niles, Mich., is to teach commercial branches in the High School at Lind, Wash., next year.

Jennie L. Skinner, of Springport, Ind., will teach shorthand in Yankton, S. D., College, next year.

A. W. Cooper, of Maryville, Mo., formerly owner of the Maryville Business College, will have charge of the commercial work of the Garbutt Business College, Calgary, Alberta, next year.

Harold E. Gronseth, of Albion, Mich., has been elected to head the commercial department of the Glenwood, Minn., High School.

A. Mr. Engler, of Bellevue, Pa., is to have charge of the commercial work of the Bellevue High School next season.

B. Capps, of St. Louis, Mo., is now connected with the Eastman-Gaines School, New York City.

C. W. Clark, of Jersey City, N. J., has been engaged to teach in the Hornell, N. Y., High School, next year.

The Omaha High School of Commerce, Omaha, Neb., will have three new commercial teachers during the coming year: H. O. Dickey, Ernest R. McLean and G. L. Waterbury.

Vera Fleck, of Lincoln, Neb., is teaching in the summer Schools of Des Moines, Ia.

D. E. Whaley, of Port Chester, N. Y., has been engaged to teach commercial branches in the Packard Commercial School, New York City, next year.

Esther Farlow, of Port Townsend, has been elected to teach commercial branches in the Union High School, Bremerton, Wash., next fall.

Mathias Dirkes, of DeKalb, Ill., has accepted a position as principal of the commercial department of the Central Business College, Detroit, Mich.

Jennie M. Anderson is to teach bookkeeping and penmanship in the Beloit, Wis., High School, next year.

Lucile Brubaker, of Athens, O., has accepted a position as commercial teacher at Oak Harbor, Ohio, next year.

Mr. W. Grinnell, of Bartlesville, Okla., has been appointed Deputy County Treasurer there.

Henrietta Radell, of Cedar Falls, Ia., will have charge of the commercial department of the Wabasha, Minn., High School, next year.

Josephine Feyereisen, of Cedar Rapids, Ia., has been elected to a position as commercial teacher next year in the Sandwich, Ill., Township High School.

Miss M. Gertrude Willey, of Keokuk, Ia., will teach shorthand in Lamb's Business Training School, Brooklyn, N. Y., during the coming year.

G. R. Porter, of Philadelphia, has been engaged by Mr. E. H. Morse to teach in the Morse Business College, Hartford, Conn., next year.

G. C. Claybaugh is the new principal of Brown's Business College, at Jacksonville, Ill.

C. W. Woodward is in charge of the commercial work of Brown's Business College at Danville, Ill.

The Chamberlain collection of autographs—of men famous in the early history of this country and of the nation to Civil War times—on the wall to the left of the entrance to the Children's Room of the Boston Public Library, will fascinate anyone interested in autographs who has the fortune to see them. Where are there other collections of autographs open to persons interested in seeing the hand-writing of famous people? W. E. Bencosker, Beacon Chambers, Boston.

Paul G. Osborne, brother of Albert S. Osborne, the handwriting expert, died June 27, 1917, in France, from wounds received in battle June 23, 1917. A. S. went with him to France the middle of May, driving an army motor truck, and was present at the interment. The highest military honors were conferred upon Mr. Osborne before dying—Cross of War with Palm and Military Medal, by Gen. Baratie.

Geo. W. Anderson, bookkeeping teacher in the Butte, Montana, High School, is quite skillful in penmanship as shown by the cards which he sent us. Some time ago he taught penmanship in the high school, but is now devoting his entire time to bookkeeping, except during diploma seasons he fills diplomas and writes cards.

Mr. G. G. Hill, formerly with the Dickinson Seminary, Williamsport, Pa., is now teaching in the Goldey College, Wilmington, Del.

Serve Your Country is the title of a booklet containing timely suggestions and arguments in favor of business training, issued by the Roanoke, Virginia, National Business College, E. M. Conlter, President. It is splendidly printed, attractively illustrated, and well written.

Alfred H. Quinette, for the past three years a commercial teacher in Duquesne High School, Pa., goes to Irwin, Pa., this year as Principal of the Commercial Department in Norwin High School.

J. R. Lamphear, last year at the head of the Commercial Department of Baker University, Baldwin, Kansas, is this year in the High School of Fort Collins, Colorado, where as usual he expects to continue to use THE BUSINESS EDUCATOR as an inspiration among his students.

A. R. Beard, of Farnington, Mo., has been employed by the Brown Business Colleges, as principal of one of their St. Louis schools.



Dorothy W. Knight, of Newbury, Mass., is a new teacher in the Hesser Business College, Manchester, N. H.

Harry C. Goggins, of Lincoln, Neb., has been chosen to head the commercial department of the Beatrice, Neb., High School, during the year now opening.

A. G. Reagan, of San Bernardino, Cal., has taken a position as teacher of commercial branches in the Heald Business College at San Jose, Calif.

Louise A. Maylon, of Waverly, N. Y., is to teach commercial branches this year in the Cortland, N. Y., High School.

Arthur J. Becker, of Estes Park, Colo., formerly with the High School of Chattanooga, Tenn., is to have charge of the commercial work of the High School at Sterling, Colo., the coming year.

Miss Brown, formerly head of the commercial department of the Foxcroft, Me., Academy, is to have charge of the bookkeeping and penmanship this coming year in the High School at Melrose, Mass.

P. I. Towle, of Biddeford, Me., recently with the East Rochester, N. Y., High School, will have charge of the commercial work of the Medford, Mass., High School, during the coming year.

L. C. Kline, of Douglassville, Pa., who has had charge of the commercial work of the Centreville, Md., High School, during the past year, is to head the commercial department of the Wilkesburg, Pa., High School, this year.

Orlando H. Horning, of Mitchell, S. D., has been elected head of the commercial department of the High School of Devils Lake, N. D., for the year now opening.

The Corry, Pa., High School, will have Miss Grace Lemmon, for the past two years a teacher in the Salamanca, N. Y., High School, as their commercial teacher this term.

John M. Henry, of Junction City, Ohio, has contracted to teach in one of the High Schools at Des Moines, during the school year now beginning.

Alice B. Hoskin, of the Iowa State Teachers College, Cedar Falls, has been appointed as head of the office training department of the Girls' Vocational High School, Minneapolis.

Otto W. Hackman, of Columbus, Neb., will teach this year in the Lincoln, Neb., High School.

Sarah A. Hillman, of Hardwick, and **Charles T. Powers**, of Northampton, Mass., are two new teachers on the staff of the High School of Commerce at Springfield, Mass.

Margaret Dunlap, of Hastings, Neb., has accepted a position for the next school year in the Pasco, Washington, High School.

B. Hiram Mattingly, of Tallahassee, Fla., will teach in the commercial department of the High School at Poughkeepsie, N. Y., during the coming year.

W. L. Marinelli, of Albion, Mich., has accepted a position in the Washburn, Mich., High School.

H. G. Kidd, of Memphis, Tenn., is teaching commercial branches in the Massey Business College at Houston, Texas.

The Troy Business College, Troy, N. Y., will have Mr. M. E. Lyster on its commercial teaching staff this coming year. Mr. Lyster was for a year or so connected with the Wagner-Davis School at Norfolk, Va.

F. S. Robinson, recently of Detroit, has accepted a position as teacher of penmanship in one of the High Schools of Cincinnati. Mr. Robinson will also give a course in Grammar School Penmanship.

The Walpole, Mass., High School, has Miss Eleanor Gould, of Wakefield, Mass., as its new commercial teacher.

Hazel Coutts, of Grinnell, Ia., has been engaged as a commercial teacher in the Newton, Ia., High School.

L. H. Langston, of St. Louis, is to have charge of the commercial department of the West Hoboken, N. J., High School, this year.

Orpha Bradley, of Bedford, Ia., has accepted a position in the North Bend, Ore., High School, as commercial teacher. Miss Bradley held a similar position in the Beatrice, Neb., High School, during the past year.

E. L. Christensen is a new teacher on the staff of the Mankato Commercial College, at Mankato, Minn.

Miss G. M. Brown has been elected a commercial teacher in the Ft. Fairfield, Me., High School.

W. L. Jordan, of Weehawken, N. J., has accepted a position in the Woodward High School, Cincinnati, Ohio, for the coming year.

The Ontonagon, Mich., High School will have a new teacher this year in Miss Agnes McAdam, who will teach commercial branches.

Elmer W. Hills, of Portland, Ore., has been appointed assistant professor in stenography and office training in the Oregon Agricultural College at Corvallis.

A. Miss Williams, of Jamestown, N. Y., has been chosen commercial teacher for the coming year in the Auburn, N. Y., High School.

P. A. Kelley, of Tamaqua, Pa., has been engaged to teach the commercial work in the Maury High School at Norfolk, Va.

Mollie Stinson, of Scottsville, Ky., is teaching in the Drake College at Newark, N. J.

Miss Fern Moorman, of Muskegon, Mich., has been elected as teacher of commercial branches in the Broken Bow, Neb., High School.

Miss Monica L. Hall, of Waltham, has accepted a position as teacher of shorthand in the New Bedford, Mass., High School.

Elizabeth M. Bancroft, of Auburn, N. Y., is employed in the offices of the International Committee of Young Men's Christian Associations, of New York.

The Lansing, Mich., Business University, has a new teacher in Miss Hanigan, of Pasadena, Calif.

Mrs. M. T. Moore, of St. Joseph, Mo., has been engaged as a teacher of shorthand for the coming year in the Central Business College, Denver, Colo.

Esther A. Mead, of South Norwalk, Conn., has been elected for the ensuing year as a teacher of commercial branches in Cushing Academy, Ashburnham, Mass.

George G. Wright, recently with the Worcester, Mass., Business Institute, has contracted to teach in the Wood School, New York City, during the coming year.

Gladys Browning, of Woonsocket, is to have charge of the shorthand work of the Connecticut Business College, Hartford, Conn., this year.

Claude B. Wivel has been elected to teach commercial branches in the Hackettstown, N. J., High School.

C. T. Jones, during the past year employed with the Sewickley, Pa., High School, is to hold a similar position in the Commercial High School of Atlanta, Ga.

B. F. McAdams, of Harlan, Ia., is to teach commercial branches in the Aaker Business College at Grand Forks, N. D.

Florence H. Maloney, of Springfield, Mass., has been elected teacher of commercial branches in the Billerica, Mass., High School, next year.

L. E. Gifford, of Des Moines, Ia., will have charge of the accounting work of the Y. M. C. A. division in connection with the cantonment there.

Ina Akins, last year commercial teacher in Tonopah, Nev., has accepted a position as private secretary to Bishop Brent, of the Philippines.

C. W. Woodward, of Brown's Business College, Danville, Ill., has accepted an appointment to a similar position in the Port Huron Business University, Port Huron, Mich.

Mrs. Z. D. Wheat, of Bowling Green, Ky., has been elected to a position as commercial teacher in the Savannah, Ga., High School.

DuVal J. Torpeney, of Addison, Mich., has accepted a position as commercial teacher in the Detroit Technical Institute, Y. M. C. A., Detroit, Mich.

During the past summer, an interesting feature of the work at Lake Chautauqua, N. Y., consisted of a course offered to commercial organization secretaries in what was called The American City Bureau Summer School. It was attended by school superintendents, commercial teachers, secretaries of chambers of commerce, and business managers. Among the commercial teachers present we notice the names of Charles C. Jones, of the State Normal School at Williamantic, Conn., and O. E. Burse, who now is secretary of the Board of Commerce, Flint, Mich. On the teaching staff was Raymond B. Gibbs, formerly of the Tome School, Port Deposit, Md., now secretary to the Board of Commerce, Lockport, N. Y.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

The big dictionary defines "wise" as: Having knowledge—learned—enlightened; but the definition does not quite fill the bill to me, for I have seen some extremely learned people who were colossal idiots outside of their mere book knowledge. I have seen people who were possessed of a great deal

of the wisdom of the ages as set down in books, and yet didn't know enough to go in when it rained, and we see what the enlightened of the world are doing on the other side, for Deutschland is the best educated country in the world and the people of England, Scotland, Ireland, France and Italy not to mention Russia and the Ancient Kingdom of Nippon, are supposed to be highly civilized. Well, we won't bother about exact definitions. I am going to tell you this year in the Business Educator about some men and women whom I call "wise and otherwise," and I will leave it to you to say whether I class them right. I am going to tell you now the story of a man whom I consider one of the greatest nation builders and builders of manhood that the Western World has ever produced; a man who was worth more to the human race than all the great "Supreme High War Lords" that ever drenched the world in blood to stand in the lurid light of military glory.

A Little Social Party

"Hey, young feller! Come and have a drink with us, you and your mate!" said a villainous looking man, the leader of a gang of tough looking ruffians who were straggling up from the river dock of lower St. Paul, headed in the direction of a dingy, doggerly with the familiar word, "SALOON" in dirty white letters over its black entrance.

"No, we don't drink, only when we are dry," was the careless answer of one of two stalwart young men who were passing in front of the disreputable gang.

"Well, if you don't drink, you will fight then!" and in no time at all there was the liveliest kind of a ruction going on, for the two young men turned themselves back to back and revolving on a pivot, did fine execution with hammer-like fists which soon littered the street and gutter with the fallen, and the enemy quickly beat a retreat back to the dirty little craft from which they had emerged.

The struggle had been short, sharp and decisive, for the two young men knew how to handle themselves, but when the larger of the two turned

suddenly white and a deep tinge of crimson found its way down his left side, staining his shirt which covered his broad chest, the other man sprang forward, caught him as he reeled and said, "My God, Jim, they gave you the knife!" And so they had, for in the rough-and-tumble skirmish, someone had used a dirk, and the dagger had sunk deep in the side of the gladiator.

For three or four weeks, young Jim lay very white and still in a narrow hospital bed, watched over tenderly by the black garbed sisters of The Society of the Jesuits, who are always to be found on the far frontier, for Minnesota was then the far frontier of the great Northwest. From it, a narrow trail led across the Canada line to Winnipeg, a settlement of huts, in what is now the great wheat fields of the Northwest Canadas. All around were the Indian tribes, the Sioux, the Black Feet, the Cheyennes who soon spread terror through the scattered settlements; and for a thousand miles to westward spread a great untitled waste plain which Professor Nichols, of the Smithsonian Institute, said would never be good for anything. It now produces millions of bushels of wheat and millions of tons of copper, gold and silver ore, and feeds hundreds of thousands of cattle; all of which goes to show that scientists are sometimes mistaken, just like the rest of us.

On the Job Again

Well, young Jim came out of the hospital and went back to his job of clerk, bookkeeper, freight agent and pretty much everything else for a line of stern wheel boats that were plying the head waters of the Mississippi, and there he did valiant services for several years. He had come up there from the East, a lad of Irish parentage and Canadian birth. But the little Canadian town had proved altogether too small for the soaring mind and gallant spirit of this young adventurer, and starting on his way to go to some friends in far off Winnipeg, he had been stranded at Minneapolis with four months to wait before another caravan went to Manitoba over the rough trail of the Northwest. There he found employment, and there he made a mark that changed the whole face of the Northwest and made his name a household word over the 3000 miles of territory, east, west, north, and south of the Canada line. The young man was a hard worker with plenty to do, and till late at night a candle gleamed from his bunk in the office room he inhabited. He read strange books. Books about "Shoes and Ships and Sealing Wax and Cabbages and Kings." That is, he read of many subjects and especially of navigation in China, for the young fellow had a vision of putting such boats as navigated the Mississippi on to the shallow rivers of the "Ancient Kingdom."

The war of '61 broke out, and young Jim enlisted in the infantry. They

wouldn't take him because, in boyhood, he had succeeded in getting one eye knocked out or the sight of it spoiled by trying to stop an arrow while hunting with some boys in Canada. So he enlisted in the cavalry, but they didn't want any Minnesota cavalry, and young Jim didn't go to the war, though he was always recognized as a G. A. R. comrade enlisted in the home guard which had plenty of business to do fighting off the Indians, who, under Red Cloud and Little Owl, took advantage of the absence of troops to light the torch and do bloody massacre in the thinly settled regions of Minnesota.

A Life Partnership

In the hospital, while recovering from that ugly dig of a knife, young Jim had been visited by a soft voiced girl who played the organ in the Catholic Church and occasionally took flowers and little dainties to the patients in the hospital where the black garbed sisters did such valiant service. Young Jim always knew a good thing when he saw it, and he didn't waste any time in making the acquaintance of the young woman, and they speedily formed a partnership which continued for more than fifty years. It was an ideal union, too. Mrs. Jim was just the mate for the far-visioned man who was soon to be power among the world builders. She gave him ten children, and all but one or two of them are still alive, and the oldest boy fills his father's place in the great machinery of the industrial world which he built up. It was a love match, the only "safety match" there is. Neither of them had money, both of them had health and clean minds and good brains, and that kind of partnership always works out well.

The Red River Venture

Young Jim was ambitious and he decided that he would make a colossal fortune to provide for his growing family. One hundred thousand dollars was the amount he fixed upon, but this was 1870, and millionaires were not as plentiful as huckleberries in that day. He knew he would never make it clerking in a river steamboat office at \$12.00 a week, and so he decided to go into business for himself. He had a little money saved, and he fairly hypnotized two other men who had money to go in with him, and the Red River Transportation Co. was the result. It was the outgrowth of his studies in transportation by small craft on shallow rivers, and he built a line of boats that would almost run on a heavy dew and with engines so small that—like the boat Lincoln used to tell about—when they blew the whistle the boat stopped. These little boats with mule and other team connections covered the country to far off Winnipeg and brought out great quantities of rich furs to the disgust of the Hudson Bay Co., whose great Scotch chief factor, Donald Smith, began to study the ways of American Jim.





The First Minnesota Flour

It was Jim, by the way, who brought out the first load of flour from Minneapolis, and he made the Stencil "Minneapolis Flour 196 lbs" out of cardboard, and with his own hands slapped on the paint. Millions of barrels of finest flour come from the great mills of that city every year of this twentieth century.

The Great Northwest

Until after the Civil War, Illinois was the great wheat state of the Union, but thousands of soldiers took up homestead claims in Minnesota and other western states, and especially in Minnesota. It was found that far better wheat could be produced there than that of Illinois and it could be raised at less cost. The result was a great boom in real estate in Minnesota and the Northwest, and scores of railroads were laid out in every direction to be built with money which came from Holland, where the rich Dutch investors were glad to furnish money at a far lower rate of interest than would be accepted by the bankers and monied men of America. These railroads got charters giving them large land grants, but they were miserably managed, poorly built, and a great many of them were not built at all. Besides that, a great sum of money was wasted in bonuses to get these funds from the Dutch investors. Many of the roads were only built for a few miles, and the hard times that followed threw the whole Northwestern railroad system—a net work of badly built roads on paper only but with large land grants—into bankruptcy. And then, Jim of Minnesota met another remarkable personality in Donald Smith, chief of the Hudson Bay Company of the Canadas. Donald Smith was even more of the iron type than our Jim of Minnesota, and the two got hold of another canny Scotchman.

A banker in Montreal and the three, together, staked every dollar they had and all their personal credits to purchase the interest of the Dutch investors in this net work of railroads, partly built, poorly built, and not built at all, and out of that, American Jim and Canada Donald constructed the Canadian Pacific Railroad. Then our Jim, from the net work of little roads, built the Great Northern, which stretched from Duluth at the head of Lake Superior far across the continent to Seattle, 5500 miles, and then by steamship connected with far off China and Japan. The far reaching vision of the boy of twenty, who was reading books about China and thinking up models of boats that could be navigated on shallow rivers on the great oriental kingdom, was realized.

A Rube in Wall Street but not a Lamb

The Northern Pacific Railroad had been built above the line of the Great Northern which reached the Pacific over its terminal, and our Jim became interested in that great line of railroad, and soon he and his friends were controlling its policy so that the two

great lines did not conflict. There were nearly 5000 miles of this Northern system, but it was necessary, in order to control the great grain fields and stock farms and freighting of the Middle West to have connections from Chicago, covering the Great Central Western territory. And one day, there came into Wall Street, New York, a stranger from the West, a tall, bronzed figure of a man with short gray beard and round massive head, with curly hair which had vanished from the dome-like expanse over his eyes. He wore a black slouch hat, turned down collar and the Prince Albert coat, then found everywhere in the West. He entered the door of a not very imposing building of Wall Street, just off Broadway. Over the door was the simple sign, "J. P. Morgan & Co."

He handed in his card to the smart looking office boy, who cocked his eye slightly and wondered if the "old man" would see the "rube from the West." The "old man" would, and two giants met, J. Pierpont Morgan and Jim of the Northwest. Morgan was the "Colossus of Wall Street," the man who organized the billion dollar United States Steel Trust and scores of other enterprises. Jim, of the West, appealed to the arrogant chief of the Eastern speculators. They were birds of a feather though widely different in their methods. The man from the West laid out his plans and said, "I want to control the great Middle West and get an outlet to Chicago. To do it, I must buy the 8000 miles of track of the great 'Q-System.'" That was the name they gave the Chicago, Burlington and Quincy. "Will you join me in the enterprise and furnish the money to buy a majority of this stock at \$200 for each \$100 share?" And Morgan said "Yes," and they bought the "Q" and had eighteen thousand miles of railroad under the control of the Hill, Morgan interests, and Jim was the man on the job.

A Battle of Giants

But a greater struggle was yet to come. There was another railroad giant in the East, Edward H. Harriman, and Harriman had determined to get possession of the Northern Pacific and crush the Hill railroads. It took \$75,000,000 to get control of the stock, but he did it and Hill awoke to find himself face to face with defeat, for with Harriman of The Union Pacific in control of the Northern Pacific, the Hill, Morgan lines would be cut off from the Pacific and at the mercy of their rival. Harriman had already a majority of the stock, but this stock, \$150,000,000 in all, was made up of two kinds, preferred and common, and the common had the voting power. The only chance to save the day was to get control of a majority of this common stock and this Jim, of the "Great" Northern, set out to do. The fight that followed was a battle of giants. Both Jim and his crowd and the Harriman forces went after this stock, which was

widely scattered, and agents of both parties began bidding for N. P. Common. Wall Street was convulsed as seldom in its turbulent history. N. P. Common which was worth around \$100 a share jumped to as high as \$700, and it is said \$1000 a share was paid in the final struggle for control. It was a tremendous test of the loyalty of the friends of Jim of the Great Northern. If they sold their shares at the tempting prices offered by Harriman, it meant defeat, but they answered the appeal of the great commander and held the fort against all assaults, and when the smoke of battle cleared away, it was found that the Northern Pacific was in the control of the man Jim telling you about, and there remained till his death a couple of years ago.

I don't suppose Jim of the Northwest was a perfect man. Jesus Christ is the only perfect man that I ever heard of, and they crucified Him, you know. A man of such commanding force and driving power as our Jim possessed, is sure to make some enemies, and Jim certainly had one battle royal with the great railroad genius, Edward H. Harriman. But he was loved by the common people. He owed a great deal of his fine character, which would not allow him to take advantage of a poor man or to make a trade with anybody that didn't leave the other party satisfied, to a school master. Schoolmasters are, in fact, not the worst people in the world, even if you young people think so sometimes when they are driving you a little hard in the happiest days you will ever know—those you are spending now at school. This school teacher was a Quaker and he ran a little Academy in Canada, and the boy Jim spent a year or two under his instruction. The Quakers are a mighty fine class of people. They don't believe in war and they used to wear their hats in church, and they sit through a service and never say a word unless somebody happens to feel moved to speak and has something worth while to say. That is not a bad idea. If only those who really have something to say and know what they are talking about spoke in church we should be spared a lot of nonsense that sometimes comes from pulpit orators with greater gifts of elocution than capacity of thought. This old Quaker schoolmaster indelibly impressed upon the wax-like mould of the youthful mind of Canada Jim that it paid to do the right thing always. And years afterward when the man in his prime was the head of the great railroad system of the Northwest, he wrote a most affectionate letter to this old Quaker up in Canada and urged him to come and make a long visit. He said: "I have never forgotten you nor the great good you did me when I was a boy, and my good wife will be more than glad to welcome you for a long visit to our home." I don't know whether the old fellow went or not; probably not; schoolmasters are shy things and don't like to be away from home. But



it showed that James, the "King of the Northwest," greatest man of his time, for he was a builder, not a destroyer, did not forget. I have been a schoolmaster myself for several years, and the pleasant feature of it is, that I often meet young men and young women who know me though I don't recognize them, who once came under my influence and instruction. I am no Quaker and would fight, if I couldn't get a chance to run. But, as in the case of every man who is fit to teach, my students always get the best I have. Some of them, at any rate, remember me kindly, in the days of their prosperity, just as this man, thirty times a millionaire, did the schoolmaster of the Canadas.

I have been telling you in this brief sketch, the life story of James Jerome Hill, one of the greatest of modern Americans. For though Canada born, Hill was all American, without a hyphen, president of the Great Northern and in full control at the time of his death of nearly 20,000 miles of railroad. Over this great network of steel lying like giant spiderweb over the north and middle west come hundreds of thousands of tons of wheat and every kind of agricultural product; millions of tons of iron and copper ore; train load after train load of beeves and hogs and muttons. Over their tracks come the silks and drugs and teas of far off China and India, and for more than 2,000 miles to the east and west they radiate through rich farm lands of our great continent. An empire greater in territory—save Russia—than all the nations of Europe where they are cutting each other's throats today, and an empire founded on peace and industry and honesty. In that empire are found the exiles from every land. The Russian, the Swede, the Norseman, the Dane, the German, the Englishman, the Irishman, the Scotchman, the Hungarian, the Austrian, the Italian, all are there and all breathe the free air of the best country under God's heaven. It isn't a faultless country, not by a long shot. We have got faults enough and to spare, but it is the best country there is, and a man who isn't willing to die for it isn't fit to live in it and be protected by

the folds of its Star Spangled Banner. And James J. Hill, the subject of this brief sketch lived in it, his children and grand-children are willing to die for it, if necessary. His son is at the great system of railroads, that his father founded, and is ably carrying on the business of one, who at 79, went on to join the great majority of **Wise and Otherwise.** When the bells tolled the requiem as his body was borne to the tomb, every train of the West stopped for a moment in respect for the nation builder of the Northwest.

Does the life of this man, "Jim Hill," as he was affectionately called by those who knew him best, teach any lesson to the youth of this country? If it does not they are very dull scholars.

THE ZANERIAN CONVENTION By J. A. Stryker, Kearney, Nebr.

One of the most pleasant and profitable gatherings during the vacation period was that of the Zanerian Penmanship Association Convention, held June 29-30, in the Hotel Virginia, Columbus, Ohio.

The meeting was ably presided over by Mr. F. J. Duffy, of New York City, and Mr. Harry R. Carrier, of Cleveland, Ohio, acted as secretary.

After a few introductory remarks by the chairman, Dr. R. W. Himelick, of the Cleveland Normal School, gave a valuable address on "Supervision." Then followed for two days lively discussions on various subjects interesting to penmen and supervisors. There was not a dry moment during the entire session, and to make the occasion even more to be remembered, an outing and theatre party were indulged in at Olentangy Park. The jolly party posed at the Capitol Building to have a picture taken so that others might know more of this lively group of teachers.

The session closed with an inspirational address on the subject of "Writing in the public schools" by Supt. J. H. Francis, of the Columbus schools.

We must hereby give due credit to those who so faithfully presided, to Mr. Carrier and Mr. Zaner who pre-

pared the program, and to all the speakers who appeared upon it.

The executive committee appointed by the new president is as follows: C. P. Zaner, F. J. Duffy, Miss Addie M. Dickinson.

Officers for 1917-18

J. A. Stryker, Kearney, Nebr., president; Lena A. Shaw, Detroit, vice-president; R. B. Moore, Louisville, Ky., Sec.-Treas.

Those wishing a complete report may have one for the asking. Address Mr. Zaner for same.

Mr. W. G. Wiseley spent his vacation in the State Normal School at Kalamazoo, Michigan, training teachers in writing during the absence of the regular instructor, Mr. H. P. Greenwall. Mr. Wiseley also did institute work late in August at Coleraine, Minnesota, before taking up his work as supervisor in the Duluth schools.

The Bowling Green, Ky., Business University Summer School for Commercial Teachers announced its work by means of an attractively covered and illustrated catalog, printed in black and green and gold. Half-tone illustrations and specimens of penmanship adorn its pages.

The Business Men's Efficiency College is the name of the new school recently organized in Kansas City, Missouri. Its aim is to emphasize Office Methods and Devices, and the use of the various machinery used in Billing, Adding, etc.

The American Method of Business Writing. By C. W. Jones. Published by the author at 224 Main St., Brockton, Mass. Paper cover, 64 pages, illustrated, price 25c with premium.

The book comprises a graded series of one hundred lessons in business writing. The copies are skillfully written and carefully graded. The instructions are brief, terse, and plain. The letters are grouped according to appearance, the easiest ones coming first. Wide spacing is emphasized as a means of freedom. Exercises, letters, words, and sentences are given in logical arrangement. A valuable premium is included with the book.



Some of the penmen who attended the Fourth Annual Convention of the Zanerian Penmanship Association, Columbus, O., June 29-30, 1917

Show Card Writing

H. W. STRICKLAND

Springfield, Mass.

Room 306, Mass. Mutual Bldg.

"BRUSH MARKS" IN OIL AND WATER

The practical penman and engrosser is many times called upon to do a piece of lettering with the brush and this series of brief articles is intended to acquaint the penman with the proper brushes, water colors, paint, etc., to use, and styles of letters and methods of working in order that he may take care of this class of work with pleasure and profit and in a creditable manner.

First, we will consider Show Card Writing, as that is very closely related to penmanship and pen-lettering, and is done on paper and cardboard with a free flowing water color similar in appearance to black ink. Many penmen use ink, no doubt, and become somewhat discouraged in using the brush and attempting to do the impossible.

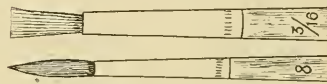
Of course the sign writer must know how to mix his color when necessary, but for the present and to save time, simply purchase a 15c bot-

tle of Show Card Water Color. Black will be a good color to start with.

Now for the brushes: Red Sable are best and are made both round and flat and in all sizes with different lengths of hair.

Camel Hair brushes are also used for Show Card work.

Procure a No. 8 round Sign Painter's Rigger and a $\frac{1}{2}$ " flat one-stroke brush, illustration herewith, and with a few big sheets of drawing paper or Show Card Board fastened to your drawing board you are ready to learn position and become acquainted with some of the fundamental strokes in Show Card Lettering.



PREPAREDNESS

MILLIONS of young people of every country are preparing for active service in the business ranks of the twentieth century. An essential part of the equipment is a first class business handwriting. If you haven't this, let me help you. A little spare time at home and a very small amount of money for tuition, will give you copies, fresh from the pen and complete criticism of your work. Rapid progress is sure. Write for particulars.

D. B. JONES,

R. 3,

Paducah, Ky.

Lafayette, Ind., May 31, 1917.

Dear Mr. Zaner:

I have been studying the work very closely this year and have gained many valuable points and settled some points that have been worrying my gray matter.

1. The place to learn How is in the special lesson, but the place Where a pupil learns to write is in his daily lessons.

2. Form and its points are best emphasized on the board, in regular lesson work by the pupil. It is a quick way to bring up poor form. Especially in grades 3, 4, 5.

3. The greatest puzzle to me and the most critical grade is the fifth. I am arranging a special course for this grade. These points prominate: 1. I shall thoroughly drill them in movement, aiming at relaxation speed and control. No one passes on until qualified. 2. I shall have them master the elements and principles and their application to letters. 3. Then words and sentences. Believe me, they must work.

4. New pupils. These must be thoroughly drilled in the fundamentals, before entering the regular course of the class. Putting them in with our regular pupils is discouraging to them and unsatisfactory. Our population is rapidly changing and more and more we must have individual instruction and individual advancement. How to keep the best writers interested is a problem.

5. This year I have been marking spelling, arithmetic and other lessons on the board at each visit, and it has been a great incentive to the pupil and an excellent help in form, neatness and arrangement.

More anon in the shape of short articles for the B. E. if you have space.

Very sincerely,

J. H. BACHTENKIRCHER,
Supervisor of Writing.



Resolutions

adopted by the

Young Men's Christian Association

Whereas

Mr. D. B. Johnston

Educational Director of the Young Men's Christian Association of Los Angeles has resigned from this position in order that he may become Financial Secretary of the Association

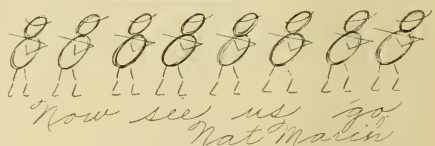
Resolved That the members of the Educational Committee of the Association hereby express their deep appreciation of Mr. Johnston's Christian character, his unselfish services rendered the Association, his unusual ability as a teacher and administrator and for all his efficient services as Educational Director and teacher of Penmanship

The Committee feels that the Association is under a great debt of gratitude to Mr. Johnston in bringing the Educational Department of the Association to such a high standard of efficiency within the year of his term of service in making it, instead of a great liability, a source of strength and a real asset to the Association.

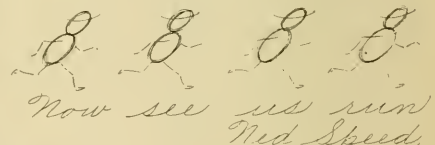
In order to make Mr. Johnston's expert and efficient services of even greater value in a wider extent to the Association, Mr. Johnston reluctantly resigns from his services as Educational Director in order to become Financial Secretary and we are assured that we shall have his untiring ability as Principal of the School of Penmanship and that the Educational Department may still count upon his advice and co-operation.

Los Angeles California
July 15-1916

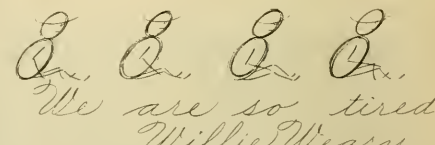
Secretary



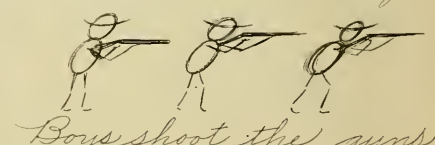
Now see us go
Nat Mason



Now see us run
Red Speed



We are so tired
Willie Weary



Boys shoot the guns
Bud Gunn

A practical piece of Engrossing by the Coast College of Lettering, Los Angeles, Calif., and a fine tribute to Mr. O. T. Johnston, who, himself, was one time a fine engrosser and is still a fine penman and a still finer man.

Suggestive work for intermediate grades by A. S. Gregg, Lorain, O.

Mr. & Mrs. William Manning

By A. M. Grove, Chicago, with B. C. Kassell Co.

John H. Dugan
Wooster, O.

DEALER IN HARD WOOD LUMBER

By E. A. Lupfer, Columbus, O.

G. D. Dugan

Concord, N. H.

Recently Published

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128 pages, 40 cents

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"Practical Exercises in Rapid Calculation" aims to make

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speed the rule, not the exception
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Specimen of Penmanship
From the pen of E. W. Blaser
of Ashville, Ohio.
Value received.
J. R. Dugan & Co.

Through the courtesy of G. Humble, Ashville, Ohio, we secured the above specimen for engraving. It was written by E. W. Blaser in 1896. Mr. Humble, who has been called the "Farmer Penman," is quite skillful with the pen for a man sixty years of age. He owns and runs a three hundred and seventy-five acre farm and is a stock holder in the Citizens' Bank of Ashville. We have known Mr. Humble for about thirty years. Being temperate and a lover of home life Mr. Humble spends much of his spare time swinging a pen, and enjoying his library which contains a magnificent collection of theological, philosophical and scientific works of modern type.



IN VERMONT

The following changes in Vermont commercial teachers are effective Sept. 1, 1917:

Miss S. Margerie Woodruff, Burlington, resigns to go to Dobbs Ferry, N. Y.

Miss Agnes G. Leary, Bethel High School, resigns to accept a similar position in Essex Junction, Vt.

Miss Daisie R. Kenyon, who has been clerk in school superintendent's office at St. Johnsbury, will take up the work at Bethel.

At Burlington we contemplate the policy of making our commercial teaching a training course. The vacancy caused by Miss Woodruff's resignation will be filled by two young ladies who will teach half-time and attend the University of Vermont the other half. Thus at the end of four years, by attending summer school, they will have a college degree plus a valuable teaching experience. Eventually it is hoped to enlarge the amount of pupil teaching under high grade supervision.

Respectfully,

IRVING V. COBLEIGH,
Burlington, Vt.

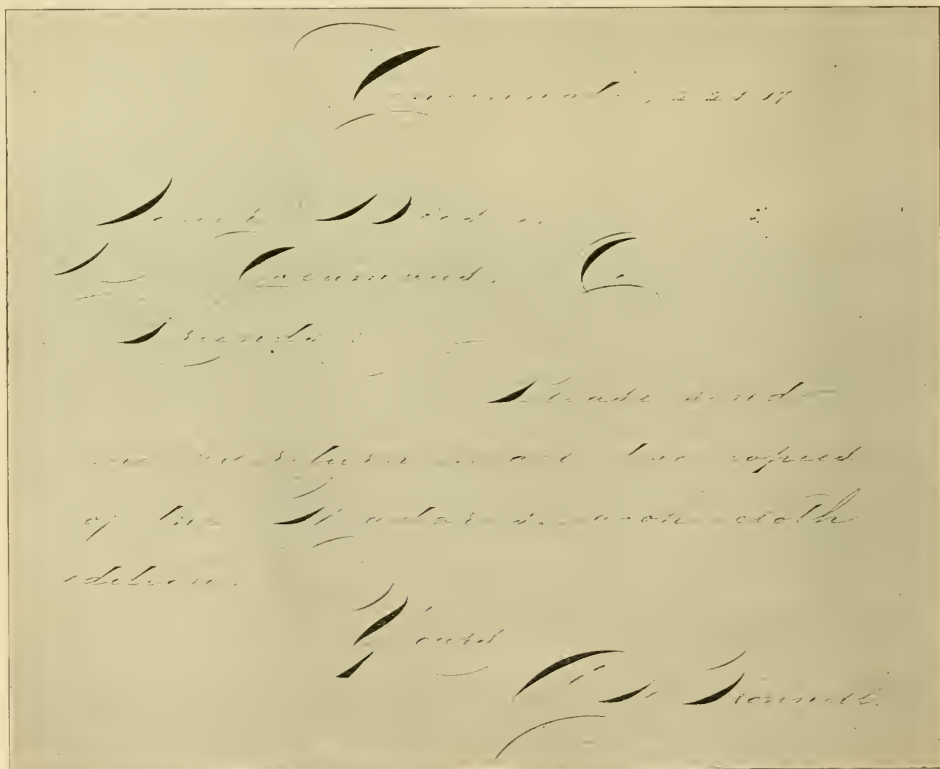
No better, cleaner, brainier little booklet of an indirect advertising nature comes to our desk (and there are thousands not so good) as No. 1, Vol. 1, Practical Text Book Magazine, Cleveland, Ohio, May, 1917. Price, 10 cents. It is small, compact, individualistic, artistic, high grade. Dickens, Nye and Riley, Bolton Hall, and others are quoted and commented

upon most entertainingly. Wise business stories and incidents are tersely written by one who thinks much, talks less, and writes pointedly and correctly.

George F. Sawyer, of the Glendale Union High School, Glendale, California, in submitting specimens for Certificates, gave us a very interesting description of a penmanship exhibition which he is conducting. It contains twelve Zaner Method Certificates neatly framed, many specimens of penmanship, etc. A write-up in one of the local papers states that Mr. Sawyer's class has made wonderful progress. Exhibitions of this kind are very interesting and help in arousing and maintaining interest.

Mr. E. E. Hippensteel, Scranton-Lackawana Business College, Scranton, Pennsylvania, writes an exceptionally artistic hand as evidenced by a letter before us, in which he renewed his subscription to THE BUSINESS EDUCATOR. His penmanship is especially delicate, accurate, graceful and effective, disclosing a touch and conception that is quite masterful.

Advertising Literature has been received from the following: Waynesboro, Pa., Business College; Duquesne University, Pittsburgh; Central Business University, Cleveland; Spencerian Commercial School, Louisville, Ky.; Palm Beach, Fla., High School Commercial Department; McCann's Business College, Reading, Pa.; Georgia School of Technology School of Commerce, Atlanta; Pan-American College of Commerce, Miami, Fla.; State Normal School, Salem, Mass.; Packard Commercial School, New York City; Phoenix, Ariz., Commercial Department of High School, C. L. Michail, Prin.; Georgia Normal College and Business Institute, Douglas, Ga.; Olson's Commercial College, Parsons, Kans.; Mississippi Normal College, Hattiesburg; Whitewater, Wis., Summer Normal School; Wichita, Kans., Commercial College; Bowling Green, Ky., Business University; Kearney, Nebr., State Normal School; School of Accounts, San Francisco, Calif.; Detroit, Mich., Commercial College; Barnes Commercial School, Denver, Colo.





Mr. W. G. Wiseley, who has so successfully supervised the writing in the Benton Harbor, Michigan, public schools, has been called to Duluth, Minn., to direct the writing there, following R. B. Stewart, who resigned to enter business. There is much good writing in Duluth, and it is improving in quality and increasing in quantity at the hands of a live corps of teachers.

Mr. Fred Berkman, formerly of Nebraska, recently of Pittsburgh, is now a full-fledged farmer, having purchased a farm in Columbiana County, Ohio, St. Clair, Post Office. We wish Mr. Berkman the prosperity and the health his energy, his optimism, and his humanitarian spirit deserves.

"The International College of Business Professions, Fort Wayne, Ind.," is the strikingly suggestive title of a large brown-covered, profusely illustrated catalog issued by that institution. It gives one the impression of a successful, prosperous, well-equipped school in which to qualify for the commercial "professions."

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TEACHER WANTED

Skilled penman and capable teacher wanted in September; preference given to man about 25 years old, who can assist in typewriting and Gregg shorthand. Write fully, enclosing a few specimens. Address Pacific Northwest, and mail letter to Business Educator, Columbus, Ohio.

POSITION WANTED!

by an all-round penman. Ten months experience as policy engrosser. A Zanerian. Prefer New York or Philadelphia. Age 20. Address

AMBITIOUS,

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Wanted: To buy a good Business School.

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.

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Largest in the West—BOISE, IDAHO

20% Only of 1916 Calls Filled, Due to Lack of High Class Teachers



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To this organization—national in scope—employers and teachers naturally turn in making a survey of the whole educational field for best teachers and teaching opportunities.

Portland Berkeley Los Angeles

Summer School

The National Official Training School conducted annually by the Bowling Green Business University at Bowling Green, Kentucky, has just closed its fifth, largest and most successful term. Twenty-four states and two foreign countries were represented. The catalog of the Summer School and also that of the regular session will be sent to any one requesting them.

Unusually Good Business

August 1. The military draft is having its foreseen effect in diminishing an already inadequate supply of men commercial teachers. Exempted men and superior women teachers should benefit as far as possible by a situation that comes hardly once in a generation.

Our files contain at least 200 more calls for teachers than in previous years.

Among the many very fine positions filled in July are high schools in Wilkesburg,

Pa.; Des Moines; Medford, Mass.; W. Hoboken, N. J.; New Bedford, Mass.; Holyoke,

Mass.—at from \$120 to \$160 a month. And these representative schools: Wood

School, New York; Massey Business College, Houston; B. & S. Business College,

Buffalo; Y. M. C. A. Technical Institute, Detroit. LET US HELP YOU.

The NATIONAL COMMERCIAL TEACHERS' AGENCY

A Specialty by a Specialist

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PROSPECT HILL, BEVERLY, MASS.



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ROBERT A. GRANT, Mgr.

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Largest Teachers' Bureau in America specializing in a limited field. Superior service and a progressive policy brought this growth. Placing COMMERCIAL TEACHERS in good positions is our specialty. Let us help you to a better, brighter future. Emergency positions are now open. If you want a position or a teacher, write us your needs.



Certificate winners in the High School of Commerce, Springfield, Mass. S. O. Smith, Warren E. Potter, and H. A. Lutes, teachers of Penmanship. The intensive interest in penmanship reveals a fine spirit commercially and progressively, and is not alone confined to the work in hand-writing. The Business Educator hopes to show like wholesale and wholesoul enthusiasm in other similar institutions.

CARDS — FOR CARD WRITERS

Blank, Comic, Bird and Lodge. 6 New Penfourished Post Cards 10 ets. 100 printed name cards and leatherette case 50 ets. Agents wanted for printed name cards. Card writers' manual and sample cards 1 et. W. McBBE 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

SHORTHAND EFFICIENCY

EVERY STUDENT in every school should read the Churchill Shorthand Magazine. It prepares the way to efficiency in shorthand. Single copy 5 cents. Yearly subscription 25 cents. In clubs of five or more, 20 cents.

Churchill Shorthand Magazine, Chicago Heights, Ill.

"You are the Leading Penman of Porto Rico" says Zander & Blaser Co., and they do not err. Send me 25 ets. in postage stamps and have the proof—One dozen of artistic cards from this Uncle Sam's little island.



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To Penmen, Teachers, Engrossers,
Students, Business Colleges
and Librarians!

A few of my rare and valuable works on Penmanship remain unsold. Price list will be mailed on application.

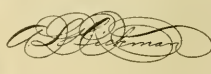
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You can become a skilled Penman by applying your spare time to my New Revised Course in Penmanship. Your money back if course does not pay for itself before completed. Circular Free. Enclose stamp for written card. Glossy black ink, 10c. Best white ink, 15c.

A. L. HICKMAN,

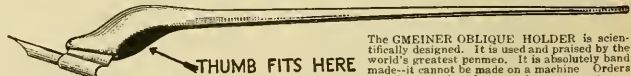
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An illustrated book that will REVOLUTIONIZE the teaching of Bookkeeping at college and by mail—just off the press

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2. With this book, a teacher having only a limited knowledge of Bookkeeping can obtain good results in teaching Bookkeeping; for this book is the teacher, so to speak.
3. Students of this book cannot "get by"—cannot complete the course—without learning Bookkeeping.
4. With this book, as good results can be obtained in teaching by mail as at college. The day is near when 75 per

- cent of instruction, other than that done in the public schools, will be done by mail.
5. Students of this book don't become discouraged. This statement is based upon a true test and trial of the book: its text, in typewritten form, was taught for two years before its publication.
6. It is a book which, on account of making Bookkeeping easy to learn, will create a loyal, enthusiastic student body—a school's most valuable asset.
7. It contains 216 large pages, some of them printed in two colors—the extra color (red) being used to show the use of red ink in ruling, accepting drafts, certifying checks, and the like.

Ask for a copy of this book for examination

Schools that teach the Draughton Courses are furnished with advertising matter and plans that get the business. One school man said: "Seventy-five per cent of our enrollment is due to the advertising literature with which you furnish us."

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S. O. Smith, Springfield, Mass.

Mr. Charles H. Spohn, of Nunda, New York, is now at the head of the commercial work in the Batavia, New York, High School.

D. M. Bryant, of Rochester, Ind., recently with the Mankato Commercial College, Mankato, Minn., is now connected with the South Bend Business College, South Bend, Ind.

The Hyatt-Fowells School, of Seattle, has been sold recently to Mr. C. E. Parker, of Kansas City, and Mr. Ross Miller, of the Washington State University.

R. T. Atwater, of Irvington, N. Y., will teach in Richmond, Va., this year.

Miriam Rhodes, of New Britain, Conn., is assisting in the commercial department of the Waterbury, Conn., High School.

Ethel M. Bascom, of Pittsfield, Mass., is now teaching in the High School at Woburn, Mass.

B. Capps, for some time with Barnes Business College, St. Louis, Mo., is now in charge of Brown's Business College, at Jacksonville, Ill., and C. J. Harvey, of Terre Haute, Ind., is principal of the Brown Business College at Springfield, Ill.

N. J.

Robert E. Alverson, of Bloomington, Ill., has accepted the principalship of the Brown Business College at Moline, Ill.

The Massey Business College, Richmond, Va., has engaged Miss Ina Poland, of Indiana, as principal of their shorthand department, and Mr. A. M. Toler, of Huntington, W. Va., as head of the commercial department.

Avis Johnson, now at Gladstone, Mich., is now teaching shorthand in the Mineral Point, Wis., High School.

A. M. Blackstone, of Watertown, S. D., has been chosen to handle the commercial work in the Denison, Ia., High School.

The Des Moines High Schools have these new teachers on its commercial teaching staff: Rose Cox, of White-water, Wis.; A. R. Furnish, of the Brown Business College, St. Louis, and R. C. Blattenberg, of Perry, Ia.

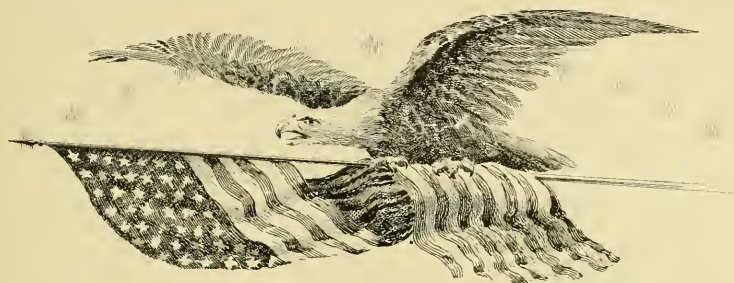
Frank E. Mitchell, formerly of Lawrence, Mass., has been elected head of the commercial department of the High School at Rutland, Vt.

A. R. James, recently with the Brown Business College, Moline, Ill., as principal, is now with the Rider-Moore & Stewart School at Trenton,

A. H. Ross, of the Eastman College, has contracted to teach with the Miller School of New York City.

Mr. R. W. Carr, the efficient supervisor and skilled penman of Malta, Ohio, who has been supervising the writing in Middletown, Ohio, the past few years, is now in charge of the writing of the Parkersburg, West Virginia, schools. Mr. Carr left the writing in Middletown in most excellent condition, and he will find the writing in Parkersburg in fine shape, but will leave it the better for his having gone there.

Dr. H. M. Rowe, President of the H. M. Rowe Co., Baltimore, Md., was re-elected President of the American Automobile Association of America for 1917-18, a rather unusual honor; was also elected First Vice President of The National Association of Incorporation Schools for 1917-18, having been Second Vice President the past year as well as Chairman of the Committee on Administration and Supervision of Corporation Educational Work. These honors and activities but reveal Mr. Rowe's many-sided ability and all-round capacity to render valuable service.



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Send self-addressed postal for criticism, and stamps for return of specimens.

Pen and brush work is often combined for commercial designs to be reproduced by the half-tone process. Good pen drawing is the foundation, but a knowledge of color is quite essential. Designs of this class should be made about one-third larger than the desired cut.

The original drawing of this design measures about 10x

14, and was first laid off in pencil with special attention given to masses and arrangement of lettering. The display line in this design is "Resolutions" in the Sickles style within a cartouche. Aim for correct balance and accurate drawing and do not under any circumstances slight your pencil work. After the pencil drawing is finished "ink in" the cartouche and word "Resolutions," using a No. 3 lettering pen for scroll work, and a ruling pen and T-square on a drawing board for vertical lines in word. Leave all other lettering until the wash drawing is completed.

Lamp black with a few touches of light red will produce a pleasing brown tone. Two brushes will be necessary, one for applying the color, and the other for blending purposes.

First, study the color values very carefully. Flow your color freely and with confidence in your ability

"labored effect" must be avoided. If one wash does not produce the required depth of tone, add another after the first is thoroughly dry.

The cartouche represents a sheet of paper with the edges rolled up, and adds dignity and artistic quality to any design. The tone of the cartouche should be much lighter than that of the background. Aim for clean, transparent values which are necessary for the best effect.

The words "Neatly Engrossed" were first penciled with careful attention to the form and spacing. Next mix Chinese white with considerable body, and apply with a No. 2 clean lettering pen or a small brush. All fine white lines were made with a common pen.

Patience, industry and proper application will be productive of the best results. Remember that the starting point is at the foot of the hill, and while the hill of success can be made on high speed, it is far better for most of us to "throw into low gear" and thereby lessen our chances for failure.



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Draughon's Progressive Bookkeeping and Business Manual, Part One. By Jos. F. Draughon. The Draughon Text Book Company, Publishers, Nashville, Tenn. Cloth, 216 pages, and Currency and Blanks. Price, postpaid, \$3.00.

The above publication is designed for use in schools or by correspondence. Part Two, advanced, is in process of construction. Many forms are presented printed in red and black. Much valuable information is given aside from instruction in bookkeeping. By correspondence the work is arranged step by step, the pupil knowing his standing upon completing and submitting each assignment of work.

Shorttyping. By John Ira Brant. Blue Star Publishing Co., 261 Broadway, New York. Cloth, 130 pages. Price, \$2.50 postpaid.

This is a system of machine shorthand or shorthand for the typewriter, although it may be written with pen or pencil in longhand characters. The principles of phonetics, contractions, abbreviations, and word signs are employed in order to gain speed. The lessons are well outlined and the book splendidly planned, this being the second revision and the result of experiment and trial. The book and system or method of rapid writing looks like as formidable a rival of the pencil and pen in matters pertaining to shorthand as in matters pertaining to longhand, so far as the typewriter is concerned. It is well worth looking into.





Practical Exercises in Rapid Calculation. By Earle Powers and Harold W. Loker. Ginn & Company, Boston. Tablet form and perforated. 128 pages. Price 40 cents.

A great variety and large number of problems are presented ready for the student to think out the results and jot them down. Problems of a practical business nature in the form of bills, statements, etc., are given. Interest problems, bank forms and accounts, Insurance and Commission, etc., etc., problems are attractively and instructively given for quick and accurate solution. Each sheet has place for Name, Date, and Time at the top. The publication impresses us as being very practical for school room efficiency. A Manual for the teacher accompanies the Pads. Accuracy and speed are developed by these business-like problems and papers. Designed to be used to supplement a text book or to be used independently.

Office Practice. By Mary F. Cahill, B. S., and Agnes C. Ruggeri, Julia Richman High School, New York City. The Macmillan Company, New York City, N. Y. Cloth, 253 pages, illustrated, price, 90c.

The volume is the outgrowth of business experience prior to taking up the profession of teaching, supplemented and supported by a course in Office Practice in the school with which they are associated. Valuable details, too frequently overlooked or

rarely mastered, are presented. The opening, sorting, and care of the incoming mail; the dictating, transcribing, folding, stamping, and dispatching of outgoing mail; office records, filing, cataloging; etc., etc., are all instructively treated. Telephone efficiency is presented and telegrams and cablegrams are interestingly given. Office time and labor savers are given deserved attention.

Lessons in Practical Penmanship. By H. P. Behrensmeier. Published by D. L. Musselman, Quincy, Ill. Paper cover, 64 pages.

This is a volume comprising a graded and complete series of lessons in penmanship. The text is explicit and the copies skillful. The author is one of America's most skillful penmen and as a consequence much of the work is high grade in execution. The contents are logically arranged and of such character that anyone studying and practicing therefrom cannot but help improve his or her handwriting and acquire practical skill.

Pitman's English and Shorthand Dictionary. Isaac Pitman & Sons, 2 W. 45th St., New York City, N. Y., Centenary Edition. 784 pages. Cloth, price \$2.50.

The volume contains concise definitions and shorthand forms, fully vocalized, for over 60,000 words; a separate list of proper names; alphabetical lists of the Grammatologies and Contractions; and a valuable Analyti-

cal Introduction dealing with the formation of outlines for various classes of words. The definitions are supplied by Mr. Arthur Reynolds, M. A. (Oxon), and the whole of the shorthand characters have been specially engraved for the new work. The completeness and yet conciseness of the work is such as to dispense with a regular dictionary for ordinary usage such as dictionaries are commonly used for. The book impresses us most favorably and as being indispensable to Isaac Pitman Shorthand writers.

Engineering as a Career. F. H. Newell and C. E. Drayer. D. Van Nostrand Company, 23 Park Place, New York. Cloth, 214 pages, price \$1.00 net.

The volume comprises a series of papers by eminent engineers who have pointed out a few of the causes which have contributed to their success. Mechanical, Railway, Hydraulic, Metallurgical, Electrical, Chemical, Iron and Steel, Marine, Sanitary, Municipal, Bridge, and Mining Engineering have each been handled by an expert. Opportunities, Inducements, Vocational Guidance, Scientific Manufacturing, Income, etc., are also instructively treated by different authors. The book is of value and interest to all who have inclinations toward the mechanical and the scientific, and to all who are expected to advise or direct others, particularly young men.

The Real Source of Strength

NAPOLÉON said, "Even in war, moral power is to physical as three parts out of four."

Kossuth, viewing war from an intellectual standpoint, said, "Even bayonets think"; and Beecher said, "All successful business stands on the foundation of morality."

Combining all these sentiments, we are amply warranted in urging that the cause of business education be not overlooked in the present world-wide struggle.

Practical application of sound business principles never was more needed than now. Those who study practical text-books for practical schools, thus preparing to assist in conducting the country's business in the most efficient manner, will be "doing their bit" towards establishing the liberty and rights of all people and every nation.

Our books are not only up-to-date in modern business practice, but they are up-to-grade in intellectual quality, and are reinforced throughout with the highest moral sentiment, without which no textbook on any subject should ever be adopted in any school.

ASK FOR OUR CATALOGUE and from that select one or more of our books for examination. You will at once recognize their superiority, and their perfect adaptability for use in large classes. We make it easy for you to adopt them. Ask us about our plan for exchanges.

You cannot be loyal to your country and yourself without employing the best means available, to do the work you have in hand.

Now is the Time to Act!

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The American Penman

The Leading Magazine Devoted to Commercial Education and Penmanship. Beautifully Illustrated.

Contains graded lessons in business writing, engrossing, ornamental writing and text lettering. Articles on Business English, Commercial Law, Accounting, Natural Laws of Business, School News, Personal News, Educational Business News.

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PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 PAGES 8x11 containing 122 plates of Commercial Pen alphabets, finished Show Cards in colors, etc., also large list of crisp business Advertising Phrases—a complete instructor for the Marking and Shading Pen. Prepaid, \$1.00. Catalogue free. Address, **NEWTON AUTOMATIC SHADING PEN CO., Dept. F., PONTIAC, MICH., U. S. A.**

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in getting position and muscular movement in your writing? If so, use the Myograph for pen and ink work and Adjuster for pencil. They positively prevent finger-motion and wrong position. Myograph 20c. Adjuster 10c. postpaid, or both for 25c. A Pencil Economizer free with order. Send stamps. The demonstration by little 6-year-old Lucynda Miller the writing marvel at the recent Commercial Teachers' Federation meeting convinced all who saw the exhibition that our claims are not exaggerated. Try them in your classes. Address

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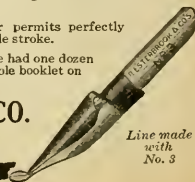
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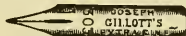
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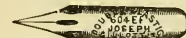
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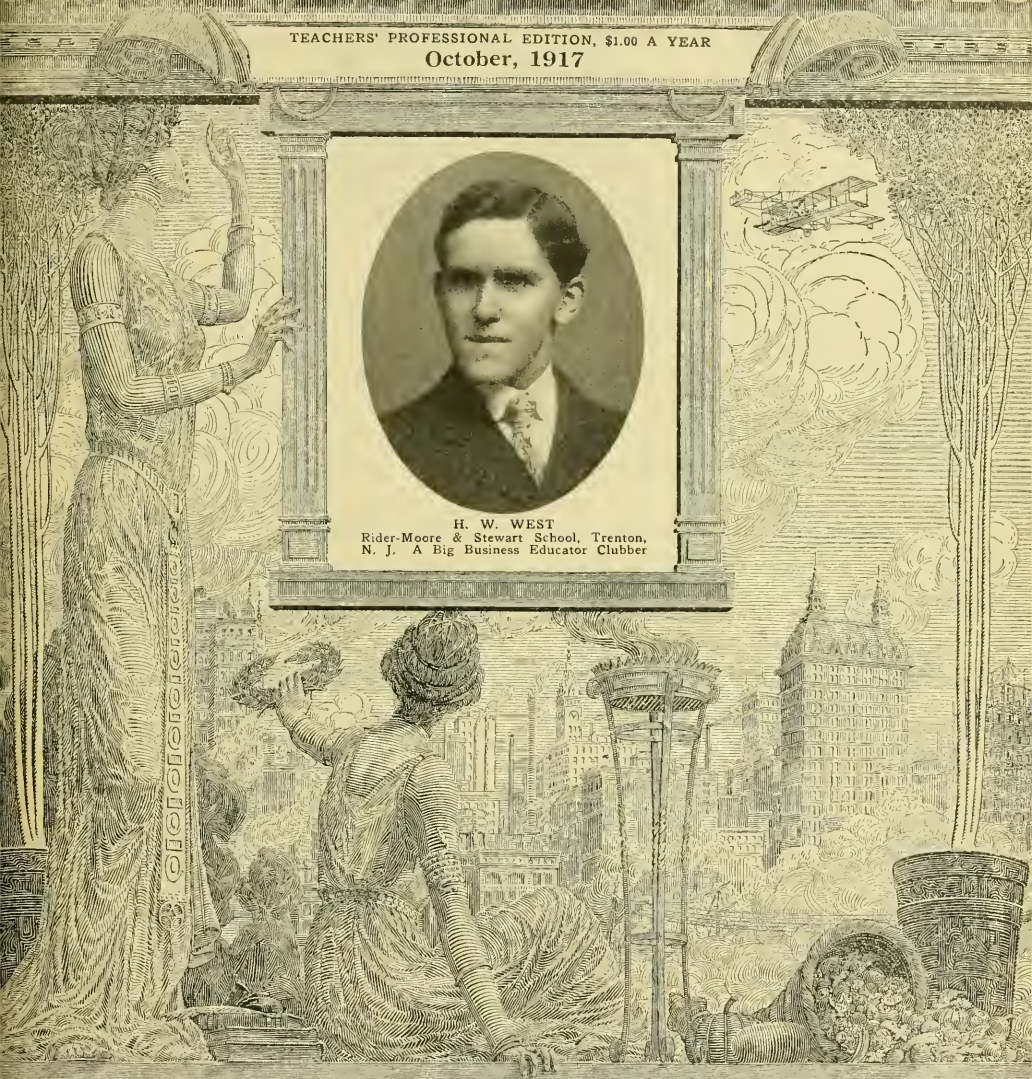
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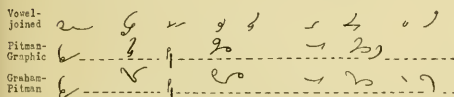
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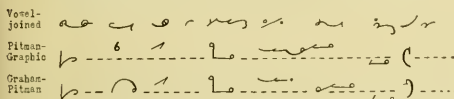
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Pitman's Journal, June, 1917, p. 245, says:

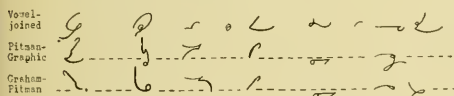
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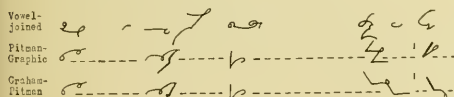
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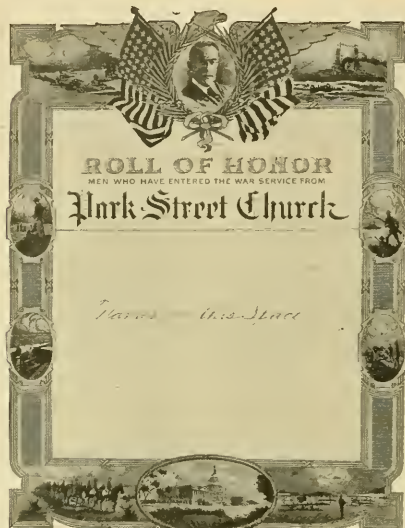
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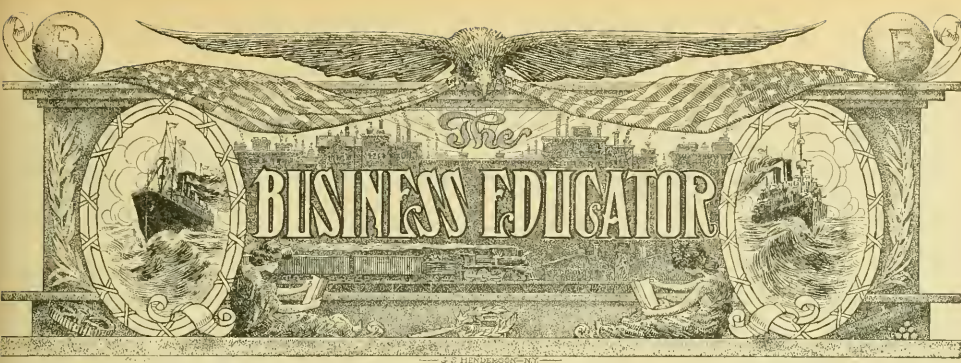
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VOLUME XXIII COLUMBUS, OHIO, OCTOBER, 1917 NUMBER II

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The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The Business Educator is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

LIFE ESSENTIALS
War effects are upon us with their disturbing and stimulating conditions which are not unlike times of peace except more intensive and emotional. But life pulsates onward in civil life, work and worry, study and play, achievement and defeat alternate and sum up the total of living.

The fundamentals of achievement and success, of happiness and optimism are few and need to be perceived in order that they may be realized. They are two, and from which nearly all blessings flow; they are health and efficiency. Health is the basis of joy—efficiency is the basis of wealth—both are the basis of abundance.

As teachers, whether of shorthand or penmanship or bookkeeping or typewriting, we are adding to the world's wealth of efficiency—a wealth that multiplies productivity and conserves vitality through economy of effort. For economy of effort means conserving of food fuel, which is vital to all.

Efficiency, in the last analysis, depends upon health and not merely upon skillful production. We need, therefore, to promote and safeguard health while we train for accuracy and speed in thought and action.

So whether we are at the front or in the rear, we can serve and serve abundantly if we teach wisely and willingly, adding to the world's good and aiding in its work.

THE OUTLOOK FOR COMMERCIAL EDUCATION

War is proving a disturbing element of commercial, social, industrial and educational life. Some phases are stimulated abnormally, some normally; other phases are being depressed and eliminated.

One vital question is that of meeting the high costs of living and the reduced number of hands to produce enough for all to live on.

The high costs and the scarcity of employes, due to conscription, are two factors which are exerting a potential influence upon education in America.

To meet the exigencies of the situation, young people are considering more than ever before the bread and butter form of education, the two chief of which are industrial and commercial.

The commercial courses in both public and private schools will, if we feel confident, receive more than their share of pupils because they qualify quickly for remunerative employment.

Of course, there will be more young women than men in the private commercial schools because of conscription and demand for workers on the farms and in the industries.

Young ladies will fill up the ranks of the young men in commercial schools, while both will be inclined to select commercial rather than academic courses in high schools.

Still another angle of the problem is that of reduced earnings and increased costs of many households. Many are therefore seeking education for employment who would not do so in normal times and under ordinary conditions.

Office workers were never in so much demand and at as high wages. Therefore commercial schools and courses have an allurements never before known to man.

The Business Educator is impressed with the opportunities before those engaged in giving and getting a commercial education, and sincerely wishes all worthy institutions and individuals prosperity and progress.

The Business Journal
OF NEW YORK CITY
Formerly the Penmans' Art Journal

the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator
COLUMBUS, OHIO

The merging of the two magazines makes *The Business Educator* the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.



A-RAILING

The end of August saw us going to Salt Lake and return via Pennsylvania, C. M. & St. P. Ry., U. P. D. & R. G., and Mo. Pacific.

The golden fields of oats and wheat through Illinois and Iowa revealed abundance in those most vital fuel foods, and the stately corn, just passing the "roasting ear" stage, meant wealth and health for producer and consumer.

Let us hope that Hoover will see to it that the pork hog may transmute the corn into human energy without the manipulations of the speculator hog. For the crimes committed the past year by American onion, potato and grain speculators were as heinous as were those by German militarism against noncombatants.

During '84-'85 we spent sixteen months in Western Iowa when and where improved land averaged from \$25.00 to \$50.00 an acre, which now averages from \$100.00 to \$200.00 per acre. What a transformation from privation to opulence! We bought beef cattle at from two and one-half to three and one-half cents a pound "on hoof" and guessed the weight. And, by the way, the year previous in Pennsylvania we bought anthracite coal at a dollar a load, and that, too, was sold "on sight." If your wagon or sled bed was wide enough to deceive, you'd get as much as twenty-eight hundred for your dollar. Now it is well named "black diamond" because of its fuel value and the blackness of the souls that manipulated the price and thus rob miner and consumer. Let us hope Garfield will give the devils their dues by seeing that the people get warmth at men's, not bandit's prices. We need to keep a few bullets for home consumption to forestall further plunder.

Iowa, the land of corn and cattle and people progressive and prosperous, not unlike or superior to those to the east or to the west, but Americans all, for freedom and humanity as against aggression and extermination.

Night drew the mantle of entrancing twilight and restful darkness as we were passing through Central Iowa and dawn greeted us in dreamy, downy array in Central Nebraska, midtime between the evening before and the one which followed in Southern Wyoming, and midway between the war-torn Atlantic and peaceful Pacific, at Kearney, where Stryker rights writing.

The day ride through Nebraska and Wyoming was a most enjoyable one—plains as level as a floor gradually merged into undulating uplands with plateaus grotesque, regular, and varied in form and color—everywhere covered with soft, pale greens with here and there an irrigated oasis of vivid green—green everywhere, when usually it is brown.

And then as darkness gently drew earth's slumber robe across the landscape, the transition from wonderland to dreamland was as restful as it was real.

Again the gentleness of another dawn whispered and we awoke amidst the grandeur of Weber Canyon, Utah, which leads most enchantingly to Ogden—the Gate City to Salt Lake and City.

Institute work in the city of Salt Lake confirmed our former impressions of the awakeness of the teachers and their appreciation for suggestions when given with good intentions. The principals of the schools measure high in ability and character, if we know when we see them. Assistant Superintendent Chien, in physique, physiognomy, and seriousness, is a composite of Lincoln and Wilson, appreciates good writing, and is promoting it with all other educational activities.

Supt. Smith, the new superintendent at the helm, is energetically laboring to modernize the organization and work of the schools. One of the evidences in that direction was the appointment of Arthur J. Becker, formerly of Chattanooga, Tenn., as supervisor of writing. This will add to the efficiency in that department, as Mr. Becker is an able, well-rounded man.

Again we renewed our friendship with J. H. Paul, the veteran penman and nature specialist of the University of Utah, and of Milton H. Ross, of the L. D. S. Business University, who, with F. E. Oneth, of the West High School, initiated me into the mysteries and buoyancy of the briny shallows of Salt Lake. Again we beheld the smiling countenance of James D. Bishop-like Todd, the skilled penman and engrosser, whose modesty is as genuine as his skill, and who has a wonderful collection of rare specimens and hooks pertaining to penmanship and pen art and illuminating.

The City of Salt Lake is second to no other in America in many particulars. Its site 'twixt mountain and plain, its landscape effects of tall, Lombardy poplars and wide-spreading trees, its wide, right-angled boulevards, and its parks and public buildings are enduring evidences of foresight and enterprise.

The trip by day from Grand Junction (where that grand judge of handwriting and humanity resides and serves, Master Meaning degree rather than tender age) Fred M. Bacon) to Pueblo (where Mr. and Mrs. J. A. Clark, of the American Business College, have won enduring success) is one continuous panorama of scenic beauty and grandeur. In crossing the divide we beheld the most fertile of valleys 10,000 feet up, basking in the sunshine, and in the mountain tops beyond and above we saw a magnificent snow storm. Sweeping downward and eastward the gorgeous and sublime were attained in the Royal Gorge of the Arkansas River.

The first of September was enjoyed in quiet relaxation "touristing" through eastern Kansas and across Missouri, midst scenes of agricultural plenty and prosperity.

The changing sensations from high plateaus to fertile plains, from primitive verdure to modern farm opulence, from the spectacular to the spread-out, from color hues that cool and rest to those that warm and stimulate, have a satisfying and soothing effect upon the traveler who appreciates this world and considers it a natural prelude to the one which follows.

Dawn drew the curtains of another day and we awoke to the beauties and duties of Ohio and home.

PREJUDICIAL AND UNFAIR GRADING

Extremists exist because too few people think and act for themselves. Extremists frequently first denounce, then distort, then imitate, then advocate.

Scales were first denounced by a penmanship publisher; then published by the same when he saw to not do so was to lose business. The dollar makes a mighty difference.

According to this authority, writing that is executed with mainly the finger movement is rated zero in movement. Since very few write with pure finger movement (and as few who write with pure arm movement) it would seem that one who wrote at all plainly with the fingers should be given slight recognition and rating for having done better than the one who failed to do as well.

According to this authority (?) the Bible and Shakespeare should be rated low in literature because they were produced chiefly by finger movement. This same authority (?) uses the fingers in conjunction with the arm when writing when no one is watching or when writing copies for engraving, or employs some one who can do better.

Likewise, position is rated zero if it is not good physically. It would seem to us that the pupil who sat even poorly should be given credit for sitting up at all or for sitting better than some one who sits less well.

Position involves posture of body which affects health and pen holding which affects efficiency through mechanical adjustment. It is possible to have a good body position and a poor hand position and the reverse, and therefore it is unfair to allow nothing (or something).

No one appreciates more than we the importance of posture as concerns health and efficiency, yet we would be unfair and narrow if we were to assume that poorness was either a disgrace or worthless, even though it is inconvenient and inefficient.

Extreme finger movement is as tiring to write as extreme "muscular" movement is vexing to read.

Those who would evolve Scales need to remove "scales" from their vision.

Jesse J. Douglass has accepted a position as teacher of writing in the public schools of Stephenville, Texas. Mr. Douglass is an expert penman and card writer.



Business Handwriting

MILTON H. ROSS

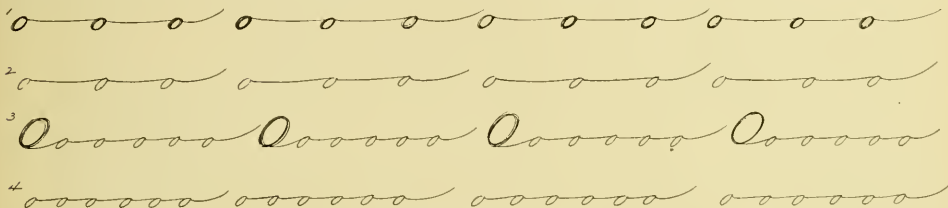
L. D. S. University, Salt Lake City, Utah

Make sure your
Penmanship is easily
written, easily read
and sightly.

Your success in business writing depends entirely upon the movement you are using, and the movement depends entirely upon the position. Of course, control is absolutely necessary. I have seen a man with an unusual amount of movement in his legs that could not get home to save his life. (Utah went "Bone Dry" last August.)

After getting the freedom of movement, (Arm Movement), which is sure to come if you have followed instructions in the September number of the B. E., you can get control in a much shorter time if you make it a point to have an arrangement of some kind on every page you practice. Every line should be filled before going to the next. Make so many letters or exercises to each line. Show a marked improvement on each copy practiced before taking up another.

Getting a good hand writing is like getting a good wife, (I speak from experience). You need to come early, sit close, and stay late. Still a little each day is better than spasmodic enthusiasm at irregular intervals. The amount of writing is not nearly as important as the intelligent concentration of effort while practicing. Keep interested.

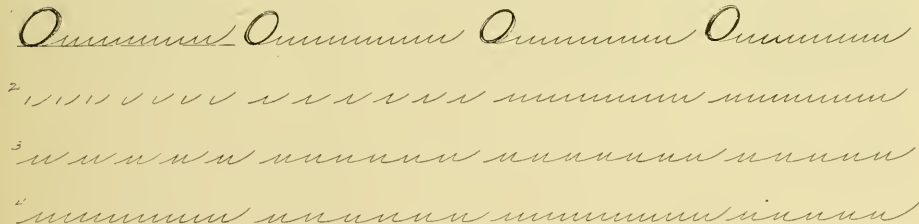


EXERCISE No. 5

Review exercise No. 1, keeping in mind that every time the point of the pen moves to the right, the little finger should move the same distance to the right. This is a good test of your movement.

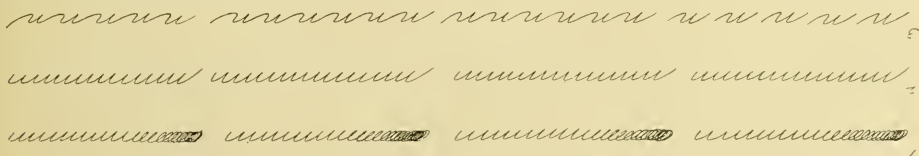
Line No. 1. Start at the top of the small oval, go six times around each, and make three without lifting the pen. Note how long the connecting stroke is. Count 1-2-3-4-5-6-glide, 1-2-3-4-5-6-off.

Line No. 2. Count 1-glide, 2-glide, 3-off. Start down and make the up stroke join the down stroke at the top. Lines 3 and 4 have the short connecting stroke. Keep the spacing uniform.



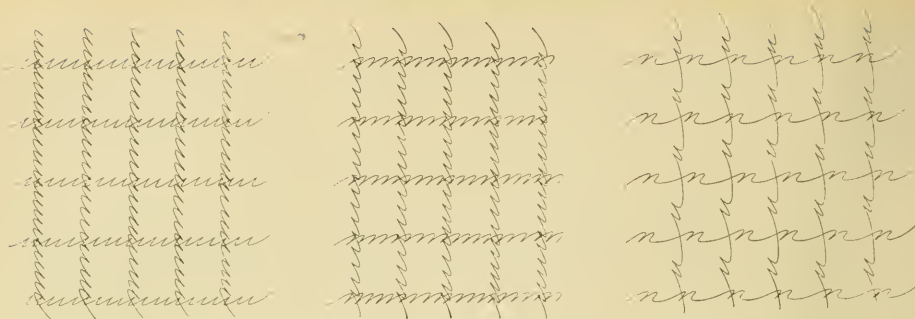
EXERCISE No. 6

This is very important, more so than any other one exercise in business writing. Note carefully the straight down stroke to the line, the curved up stroke, and the sharp open point. This combination of strokes is found in nineteen of the twenty-six small letters.



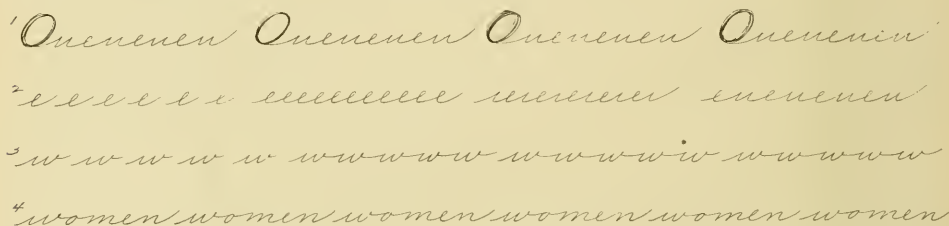
EXERCISE No. 7

Line No. 1. Count one for each down stroke starting with an oval shape about one-fourth of a space high at the rate of about one hundred seventy-five down strokes per minute, then without slowing or lifting the pen, change to the straight down stroke with the sharp point on the line. Count 1-2-3-4-5-6-7-8-9-10—1-2-3-4-5-6-7-8-9-20—1-2-3-4-5-6-7-8-9-30, then lift the pen and move the arm to the right before starting a new group. The up stroke brings the pen to the right, therefore every time you make an up stroke the little finger should slide to the right.



EXERCISE No. 8

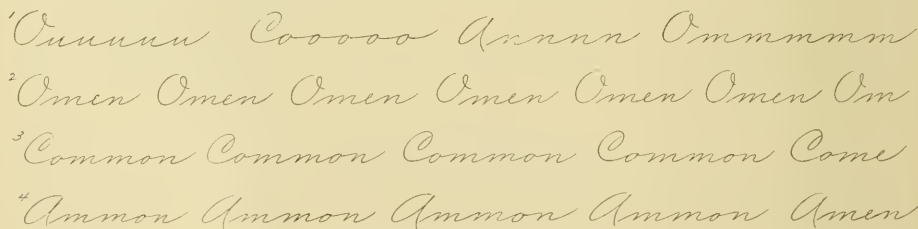
This is a review. Finish each group before starting another. Make five or six lines with about twenty-five down strokes in each. Then turn the page so that the top is to the right and make the same number of lines across. Make the n's and the u's small with the two parts of each letter close together, but make the spacing wide between the letters. Study the arrangement. Follow the instruction closely. Do not make up a way of your own. The individuality in your penmanship will be very apparent without any effort on your part.



EXERCISE No. 9

The small e is made with the same down stroke as is used in the u, the loop being caused by making more curve to the upper part of the up stroke. Study the finish of the w. It is made by giving the pen the least turn before the off stroke. This makes just enough retrace to get the w to combine nicely with the letter that follows.

In writing the word note that every down stroke comes to the line. Put them close together, but do not crowd them. The space between the words should be wider than the space between the letter, and the space between the letters should be wider than the space between the parts of the letters.



EXERCISE No. 10

Take one part at a time. Constant repetition is an essential. Consider all repeated letters and words as movement drills. Does your little finger stick to the paper, or does it slide easily to the right?

ODDS AND ENDS

The word "oval" as used in penmanship nomenclature is a misnomer. The capital O should be elliptical in shape and not oval or egg shaped, but it is so much easier to say "oval exercise" than "elliptical exercise."

The hand rest to the penman is as important as the maul-stick to the sign painter, and acts on the same principle. Do not expect to get an even touch to the point of the pen as it glides along the paper, unless you have acquired the proper hand rest.

An oblique pen holder is useless in business writing. It is almost a necessity where the down strokes are to be shaded as in engraver's script and ornate writing, but in business writing the less ink the better, as long as the lines are clean cut and distinct.



Practical Writing for Practical People

By C. SPENCER CHAMBERS

Director Commercial Education, Covington, Ky.

Are you planning and practicing to capture a Business Educator Certificate? Now is the time to win the battle of Freedom in Writing.

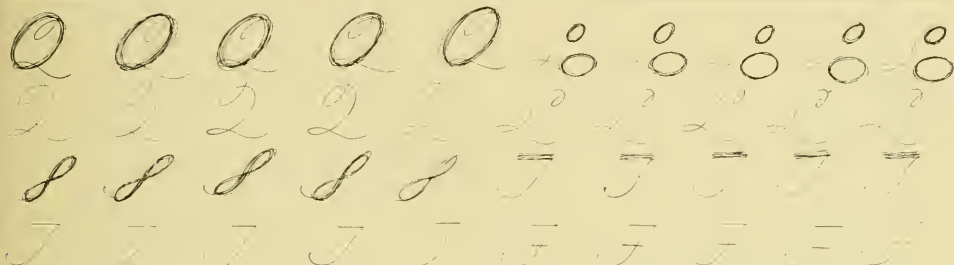


Plate XXIII. A. The loop opens the exercise followed by eight retraced ovals around it, and the horizontal oval is then made followed by the compound curve falling below the line. Count 1, 2, 3, 4, 5, 6, 7, 8, 9, 10.

In the L exercise count twelve, five for the little top oval, two for the compound stroke and loop, and five for the closing horizontal oval.

B. Get a good image in your "mind's eye" of the Q and L. Then work until you are satisfied that you have made a marked improvement.

C. This exercise will be useless unless it is practiced properly. The closing stroke at the bottom not only close the exercise, but the pen comes to a dead stop. Start down as if you intended to make a capital stem, but continue up with a compound curve retracing five times. Count 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 1. The count is made coming down and going up.

Five horizontal lines and a stem. Draw a line from the beginning of the lines and the close of the stem and see if the slant is right.

D. In crossing the F, make it horizontal with the top of the F.

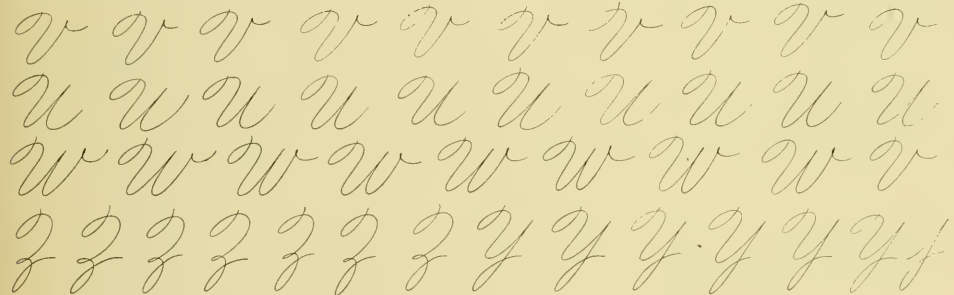


Plate XXIV. This plate is a review. Make as many combinations as you can out of these letters after studying plate eighteen.

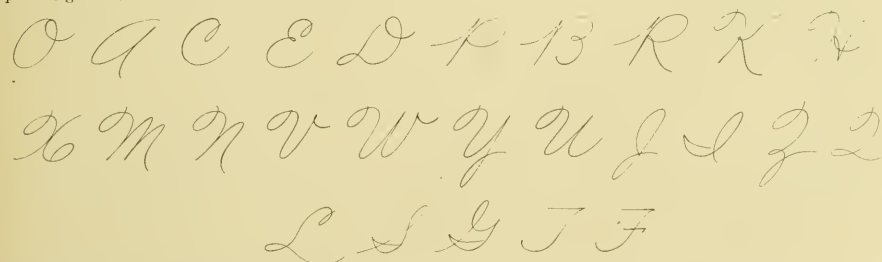


Plate XXV. The alphabet should not be practiced in its entirety until you have gone over every exercise covering each letter. When the first alphabet has been made, criticise it closely by placing an X above the five poorest letters, and work on them until they are up to the rest in quality, make another alphabet, repeating the process until you have lifted yourself out of the mediocre class.



L L L L L T T T T T
 W W W W W T T T T T
 T T T T T T T V V V V V

Plate XXVI. Optional letters, which may be used in the practice on the previous plate if so desired. These letters are neither freakish or antiquated, but have the approval of many penmen in class A.

A. P. Rannor W. W. Barnes O. V.
 J. Z. Ullman C. G. Silvers C. P. R
 O. D. Quint W. H. Foley O. V. Dollis
 O. Y. Intler L. S. Kellard
 Z. Y. Yarter S. S. G. E. Y. Trant

Plate XXVII. Signatures, with life in them, should be given much attention. After practicing on this plate until these combinations become "child's play" study a joining for your "sig."

'8647⁰⁰ Framingham, Mass. Aug 2/16
 Pay to Filmore, Kingman & Weiss or order
 Eighty Six Hundred Forty Seven ^{no} Dollars
 value received Linley Haines & Bro.

By F. S. Robinson, Penman, Walnut Hills High School, Cincinnati

A B C D E F G H I J K L M
 N O P Q R S T U V W X Y Z

By F. S. Robinson, Walnut Hills High School, Cincinnati



L. O. Jarvis

C. P. Zaner

W. L. Darner

E. J. Mize

T. K. Austin

M. S. Ebert

By Margaret Ebert, Tomah, Wis.

A B C D E F G H I J K L
M N O P Q R S T U V W X
Y Z

a b c d e f g h i j k l m
n o p q r s t u v w x y z

This is a specimen of my penmanship, June 1, 1917, after studying the Zaner Method of Arm Movement Writing for four months. Do you consider it good enough to receive a certificate?

Anita Maas.

Washington High School,

Milwaukee.

The kind of writing Milwaukee is turning out—strong, rapid, plain, attractive.

M. A. Albin

J. P. Baumbach

L. E. Hunter

J. A. Harwood

J. P. Wainwright

Skillful, forceful, effective signatures from the pen of M. A. Albin, Y. M. C. A., Portland, Oregon. Mr. Albin attended the Zanerian College in 1899.

H. K. Lingman

H. K. Lingman

H. K. Lingman

Lincoln High School,

Los Angeles, Cal., May 31, 1917.

Dear Mr. Zaner:

Under another cover I am sending you specimens of penmanship from pupils who are trying for the Zaner Certificates.

There were sixty-one in the class. I am sending you specimens from all as I promised them; but some of them are not up to the standard.

I should like a report on those entitled to the small (30%) certificate as well as the large (50%) size.

May I hear from you as soon as convenient as our school closes June 29.

Yours very truly,
Anna M. Grouse

By E. A. Lupfer, Columbus, Ohio.

[A fine handwriting from a successful teacher. This letter was not intended for publication. It is therefore all the more creditable because unstudied and unaffected.—Editor.]



EDITOR'S PAGE

PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods, Form with Freedom from the Start.

THEORY VERSUS CONDITION

It seems sensible, looks good, and listens well to glily remark that the twenty-six letters should be taught alike to all, whether innocent six, sweet sixteen, or serious sixty years of age. But inasmuch as six years sees a child merely attempting things, a youth of sixteen achieving things, and an adult of sixty losing things, it would seem that the human element changes, and the alphabet as well when manipulated by these unfolding, developing, and declining years.

The formal alphabet on the one hand and the changing child on the other hand form a combination and condition more important than any theory evolved from either one alone. Theorists are one-sided fellows every time. They see only the subjective or the objective side, whereas it takes both to form a whole.

The publishers of the Business Educator, as many of its readers can testify, were among the first to adapt movement writing to pupils of all ages by grading it much as form had long before been graded. They have, during the past decade, done more to advance the cause of movement writing in the primary grades (real writing and not "playing with ovals" and a few O's and A's and u's and n's) than any other influence, and it has been accomplished by two co-ordinated plans: by adapting writing to childhood limitation, capacity, and need by enlarging the letter forms; and by grading the writing from year to year so that each year's work would be a trifle more difficult than

the one preceding it, and so that each teacher would be giving something enough different to make it interesting and especially suited to the child's capacity and need. For the pupil in the sixth grade needs more and different instruction and drill than the child in the third grade.

The success of these co-ordinated plans is such that a large number of the most progressive superintendents, supervisors, and teachers employ them, and in so doing are demonstrating their practicability by securing maximum results with minimum efforts.

Where writing instruction is not graded according to the natural variations from grade to grade, extra time and effort are necessary to secure results. The less the grading, the more the work. The simpler the work on the one hand the more complex on the other hand.

It is well illustrated by the plan of an itinerant writing teacher who said he had reduced the principles to but one and with it he could analyze any letter. Upon being requested to demonstrate, he drew a straight line, and he then explained that by bending the straight line he could get any letter. He overlooked the complexity of the bending process.

Consequently, the less the grading or adapting according to grade, the more complicated the work of the teacher or the more monotonous for the pupil, for without gradation or adaptation, the pupil is likely to get the same year after year in rehash, uninteresting form.

Again, the profoundest student of his day, on the subject of methods of instruction for subnormal children and idiots said: "the form of instruction should be ever changing, the object of instruction never changing." To maintain interest without the intrinsic incentives of rewards such as buttons, badges, certificates, pins,

foils, etc., vary the writing instruction and adapt it to age and grade, and thus aid alike teacher and taught.

Large writing for children and graded movement drills and instructions for the teachers and pupils of the various grades accomplishes more on merit alone than ungraded promotion, excessive practice, and arbitrary methods.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

Side Lights on Bookkeeping, Arthur G. Skeels, Peabody H. S., Pittsburgh, Pa.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Methods of Teaching Bookkeeping, D. Walter Morton, A. M., C. P. A., Dean of the School of Commerce of the University of Oregon, Eugene, Ore.

Commercial Training, Charles F. Rittenhouse, C. P. A., Boston, Mass., University College of Business Administration.

Polytechnic High School Commercial Course of Study, Los Angeles.

Two Timely Letters from Cleveland.

News Notes.

A Harvard Post Graduate, and man of business experiences, won distinction in penmanship by the progress he made in competition with others who were less learned, younger, and less persevering.

Thorough training and experience are invaluable—they comprise the foundation and the superstructure. The one supports and proves the other. Some people are younger at 40 than others at 20 because they are openminded and know that they have the most yet to learn. How old are you in habit fixedness?



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions
Relating to Commercial Education

CANADIAN COMMERCIAL EDUCATION

We pass on to our readers the following circular letter without asking permission to do so from the publishers of it, feeling certain there would be no objections:

Cleveland, Ohio, July 31, 1917.
To Proprietors of Commercial
Schools:

Learning that you are nearly all interested at this time in what the effects of the war will be in the commercial school business, we have written a circular letter of inquiry to the number of the more prominent commercial schools in Canada, asking what their experience has been since Canada has been in the war. We gratuitously furnish you herewith a summary of the answers received.

The answers were practically unanimous that there was a great falling off in business the first year and but little improvement the second year of the war. Opinions are about evenly divided about the third year. Some have found it better, some the same, and some not so good as the years before the war.

There is unanimous and emphatic agreement that there has been a large increase in the attendance of young ladies, but few if any men. As one man suggested, where young men are in attendance they are usually the physically unfit, or boys in their teens, 15 to 20 years of age, and too young for military service.

One person reports that they are getting a better class of young women and the standard of stenographers is correspondingly higher than before the war.

One answer mentions that many incomes have been reduced, reduced at any rate in comparison with the increased cost of living, so that many who formerly did not have to work are forced to now, and are turning to office work as most desirable.

Another suggests (a point well taken) a patriotic appeal—urging young women, and men who are physically unfit, to train to do the large amount of office work which must be done by reason of so many leaving that work for military service.

In considering the above points bear in mind the fact—called to our attention in several of the answers—that Canada has furnished for military service a much larger proportion of her population than this country is thus far proposing to furnish. The effect in this

country should be proportionately moderated. Furthermore, this country is entering the war after the slump of the first year has been passed and the subsequent prosperity enjoyed.

Answers agree that there is a large demand for office help in general, a demand which has been felt in most localities in this country for some time. Salaries for all this class of work have taken a jump upward, as you no doubt all know.

To summarize this summary: The demand for the help you turn out is large; the salaries are large; these two points offer you strong appeals for your advertising and to them should be added the patriotic appeal; the field will be the physically unfit, exempt, boys below draft age, and particularly the young women; and total attendance should equal or exceed pre-war attendance in this country.

We hope this information will prove of service to you, and if it does we will consider ourselves repaid.

Sincerely yours,

THE PRACTICAL TEXT
BOOK COMPANY

SCHOOL ATTENDANCE

Mr. J. F. Fish, of the Northwestern Business College, Chicago, reports a large enrollment and that the other Chicago schools have had good opening attendance. This is true also of Columbus schools, and so far as we have learned it is quite generally so throughout the States, young women, of course, being in the big majority.

PRACTICAL PATRIOTISM

The following circular letter was received just as we were going to press and we think it too good to waste basket, so pass it on to our readers:

THE KNOX SCHOOL OF SALES-
MANSHIP AND BUSINESS
EFFICIENCY (Inc.)

J. S. Knox, President and Treasurer
Cleveland, Ohio, Sept. 11, 1917.

Dear Fellow Teacher:

I have just returned from a fourteen weeks' Chautauqua tour, which began in North Carolina early in June and has taken me through twelve Eastern and Southern states and part of one Canadian Province.

The American people are not yet alive to the industrial and commercial situation which has been brought about as a result of the war. The first result of a war declaration always is a psychological depression. During 1914 within two months after the war was declared I gave a Chautauqua address in a Canadian city. The people were depressed and showed little interest in the Chautauqua. This summer I gave this same address in a town near this other one, and of the 95 Chautauqua towns which I have

addressed this summer this Canadian town was the liveliest. At first they were depressed by the war; then a reaction came, and now their fighting spirit is at high tide. Commercially, industrially, financially and every other way they are alive to the situation, America as yet is not.

The war so far has cost Canada \$17 per capita and thousands of men. We are calling a million young men away from employment. The American people as a whole do not realize the effect that this is going to have upon the commercial conditions of this country.

You are the commercial educational leaders of this country, and if there ever was a time in our history when you should really lead that time is now. It is the patriotic duty of the American people to see to it that twice as many boys and girls attend commercial and industrial schools this year as before. I consider it the patriotic duty of a million young women to come from good homes of this country and immediately equip themselves with commercial training that will enable them to go into the business offices and do the work that otherwise would be left undone.

It is almost impossible for business concerns at the present time to get competent bookkeepers, stenographers and stenotypists. What will the situation be six months from now when hundreds of thousands more of our young men will be taken out of commercial life? Much business in this country is going to be strangled because of the inability to get competent office help, to say nothing about sales people. Right now one concern needs 500 salesmen, but they are not even considering getting these men because it is impossible.

Will this commercial education do these young women any good when they go back into private life after the war, provided they do not want to continue in public life? The women of this country buy 72 per cent of the goods of the country. My wife is just as much a manager as I am, although on a smaller scale. Every housewife ought to know how to buy, sell, organize and manage. The country loses hundreds of millions of dollars annually because of this inefficiency. This training, then, will be a valuable life training.

Many commercial school men do not seem to be awake to the situation as it exists today. The commercial school advertising as I have seen it this fall is the same old advertising. It lacks punch. There is no real patriotic or financial appeal in it. It is your business as a school man whether in a private commercial school or a commercial high school, to do everything within your power to double your enrollment this year. You should present this idea to your business men's organizations. If you have solicitors you should train them to go to the best homes and plead with the young women there to take a commercial course as a patriotic duty. It

(Concluded on page 28)



MENTAL MEANDERINGS

CARL C. MARSHALL
516 Reaper Block, Chicago

Wage Earning a Business

A wage-earner is a person who is in the business of selling service.

The profits of this business consist in what the wage-earner saves. If a



man spends all he earns, he is not doing business at a profit, even though there are three or more figures to his salary check. A seller of merchandise has two ways of increasing his profits. First, he may increase his sales, second, he

may reduce the cost of keeping up his business. So with the seller of service; he may get more money for his service, or he may reduce the cost of his upkeep. Every wage or salary earner should regard himself as a "going concern," and apply to his affairs the same sort of sense and system that are used by a careful business man. But not one in ten of them does this and that is the real reason why so many of them never get ahead.

The advocates of thrift have been making frantic appeals to everybody to "save," but very little has been done in the matter of teaching them how to save. Most of our "business training" in the schools has had its content in teaching people how to earn money. It ought to include teaching them how to spend the money after it is earned, so there will be something left over for profit.

The proprietor of a big Chicago concern said to me the other day: "It is comparatively easy to increase our sales. The real problem is to know what to do with the money that comes in over the counters. That is where brains count." So it is with salary earners. It takes more brains to spend money properly than it does to earn it.

Some Recent Tendencies

I have been out among the school men a good bit this summer and find a few tendencies worth noting. First, the war is making the demand for office help sharp and keen. All the schools report more jobs than they can fill, and wages for office helpers are going up by leaps and bounds. I have heard nothing this season from the employer who wants "a bright girl for \$4 or \$5 a week to start with," and a dubious promise of a raise later on. They are now crying for "almost anybody" and glad to get one at \$10 or \$12. This situation, of course, sharpens the demand for quick intensive training, rapid adding and office computation, use of the adding machine, shorthand that will get the best results in the shortest time, bookkeeping of the practical sort, rather than fine spun theories of "accounting;" stren-

uous drilling in business penmanship; a working knowledge of filing methods, etc., business letter writing, rather than grammar, and so on through the whole course—a maximum of practice and a minimum of theory.

Except in the larger cities, (and even in some of them), the best schools are beginning to rely on the excellence of their work to get business rather than upon the work of paid solicitors. Also, there is less expensive advertising, flashy catalogues, etc. Not so long ago the billboards in Chicago were covered with business school advertisements. You will hardly see one now.

I find also that many teachers of bookkeeping are abandoning the "account method" and the "statement method" and the "ledger method" of teaching bookkeeping to beginners, and returning to the time-tested "journal method." But there seems to be an increase, rather than a falling off in the insistence upon good business practice even in the earlier part of the course. The argument for this is that the first idea in bookkeeping is to formulate the debits and credits, and that this is accomplished in its simplest form, by means of the journal entry. Business practice is found desirable on account of its stimulation of the students' interest. Said one fine teacher to me: "Theoretically, I believe the 'approach' through the ledger and the financial statement is sound, but the students simply will not get interested in it, whereas, when you set them to writing checks and making out bills and receipts, they sit up and take notice at once."

There is an increasing tendency to teach practical English more thoroughly, also to teach more about words than merely the spelling.

I find, also, a sharp decline in the erstwhile enthusiasm over machine shorthand, or code writing, at least in the West. The formal teaching of salesmanship seems also on the wane.

Increasing attention is being given to the subject of personal and household account-keeping, thrift, etc. This is, of course, a natural reaction from the "thrift campaigns" that have been conducted in many cities. I predict that business schools will take an increasing interest in this very practical phase of education.

From what I can gather, I believe the private business schools will generally be more prosperous this year than last. This will result from the great demand, especially by young women, for quick training to enable them to get and hold jobs that have been vacated by the young men who go to the army. Altogether, the outlook for business education is good.

Some Compensation What we have heard about the evils and horrors of war is a plenty. It may be a bit heartening to take a glance at the other side of the ledger, for even the most lop-sided pacifist ought to see that the account is not all debits.

To begin with, we have the fine reaction of military training and discipline upon our grown boys. Too many thousands of these have been spoiled and pampered by indulgent parents, have grown up without respect for authority of any sort, and are flabby both in mind and body, and are often vicious and nearly criminal. If you would have this unpleasant truth borne in on you, spend an hour some evening in one of our cheap pool rooms, and study the aggregation of round-shouldered, slouching, foul-mouthed, idle cigarette smoking youth you will find there. Can anybody fail to see the value, to these young men, of a year or two of marching, drill, trench digging, cross country hiking, and the sure discipline of sharp authority? It will make real men out of thousands of these fellows who were on the toboggan toward complete life failure.

As a nation, we have been extravagant, self-indulgent and wasteful, to an incredible degree. The garbage collector for Chicago says that the one million families of that city each throw away at least one-half pound of good food daily, enough to load a train of one hundred cars. War prices, the scarcity of food and the high cost of living will render a great service if they force home to Americans a sharp lesson in personal and household economy, and the lesson will come cheap at the sacrifice of some of their selfish extravagance and pork-chop comfort.

The Government is also learning how to do some big things in economy, the benefits of which will outlast the war. Control of transportation, and the regulation of prices and distribution of staple foods, coal, and other mine products under men like Hoover, Garfield and Goethels, also the regulation of wages, may happily settle some big social problems, and may save us from domestic troubles greater than any threatened by the war itself. The war has forced us to displace our politicians with some of our brainy business men and administrative specialists. Perhaps we shall learn how to use these men in time of peace.

But far out-weighting these material gains is the awakening we are getting in the spirit of patriotism and national loyalty. The war will make us see in the Stars and Stripes something more than a pretty piece of bunting. It will make the "Star Spangled Banner" a real hymn. This has hardly come as yet, but it will come when we begin to get our casualty lists from the European battlefield, and see the biers of our slain heroes draped with the colors, emblematic of their shed blood and the white purity and true blue courage of their sacrifice.

As with the individual man, so with the nation; it takes tragedy to exalt character. Whether the war lasts one year or five we shall come out of it a better and a greater people.

(Continued on page 31)

COMMERCIAL EDUCATION

CHARLES F. RITTENHOUSE, C. P. A.
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ministration, Boston University, Boston, Mass.

In the five years that I was connected with Simmons College as Associate Professor of Accounting, my work brought me in contact with a large number of commercial teachers, both men and women, from all parts of the country. This association came mainly through the Summer School for commercial teachers, which the College has conducted for the past four years, and through the Extension Courses for teachers given on Saturday mornings and late afternoons.

My own part in these courses consisted of all the work in bookkeeping and elementary accounting, both subject matter and methods, and I quite naturally became familiar with many of the problems confronting the teachers of bookkeeping in high schools and private schools. Furthermore, through the close association between instructor and students and the informal and pleasant acquaintance resulting therefrom, I was able to come to some rather definite conclusions with regard to the standards which generally prevail among teachers of bookkeeping as to their own technical qualifications, their conception of the importance of commercial education, and their standards of attainment in class work.

It seems to me that I would perhaps be unable to serve the readers of the *Business Educator* during the next few months more effectively than by discussing certain of the problems, mainly in methods of teaching, which it would seem are rather general among commercial teachers, and to follow this with certain observations of my own bearing upon the present status of commercial education. If I am able to make a few constructive suggestions for strengthening our work, all the better; but at any rate, a frank discussion of certain problems which confront the commercial teacher should bear fruit in that it should lead to profitable reflection and personal investigation.

In this discussion I have no intention of assuming a dogmatic attitude, or of imposing my own ideas or theories upon the reader; rather would I consider the problem in all its aspects, making due allowances for honest differences of opinion, and for the lack of uniformity in standards which prevails in various parts of the country and in different schools. Needless to say, it is hoped that many of the questions that are discussed will draw out an expression of opinion from readers and will result in other problems being submitted for consideration.

Class or Individual Instruction

A question which concerns most teachers of bookkeeping, and one about which there is a great difference of opinion is whether to keep the class together, or to allow the students to advance as rapidly as their individual abilities warrant. If I have judged correctly, the prevailing opinion seems to be that unlike the other subjects in the curriculum, bookkeeping reveals in a strong light the wide difference which exists in individual accomplishment. Some students possess the analytical mind so necessary in bookkeeping; others do not. Some write much more rapidly than others. Some are rapid and accurate in doing the arithmetical work; others slow and inaccurate. Some are easily discouraged; others are more persevering. Some are interested in the work; others dislike it. Some are obliged to spend perhaps several days on a trial balance; others complete it in a few minutes. How then, when all these conditions are considered, is it possible to keep a class together? Finally, is it not the reward to which the able and ambitious student is entitled to allow him to out-distance his classmates, and thus reap personal advantage as a result of his perseverance and enthusiasm? Should we stifle competition and rivalry in school work any more than we do in business? Will not the accomplishments of the best students stimulate the backward ones to greater effort?

It is indeed true that certain or all of the conditions cited have strengthened teachers in their opinion that it is well nigh impossible to keep the class exactly together. But while no one will deny that the arguments apply with equal force to any other subject, yet we never think of teaching shorthand, or arithmetic, or law, or a language, or a science by allowing individual effort to assert itself and adopting individual instead of class instruction.

No doubt the individual idea is largely a traditional one dating back to the time when bookkeeping was taught exclusively in the private commercial school. Such schools were of a perennial type, and students were admitted on any day of the year and were immediately set at work upon the subject; individual instruction was a necessity, and, in passing, it may be noted that in order to relieve the burden upon the teacher, the text gave explicit and most minute instructions bearing upon every step to be taken by the pupil; the text thus was of first importance in the eyes of the pupil, the teacher occupying a subordinate position, and engaged principally as a "checker" of the work and a disciplinarian, a condition that unfortunately prevails very generally even to this day, both with reference to our text books and the attitude of the teachers toward their work.

As an earnest advocate of the class being kept together, or of class instruction supplemented, of course, by individual help and criticism, atten-

tion is directed to the following points in favor of the method:

1. Successful results in teaching must depend upon the teacher rather than the text. The teacher should be looked to constantly for explanation of the work and for directions as to how the work is to be done. The teacher should largely supply the theoretical background or the "story," if we may call it such, and should furnish the stimulation and encouragement for doing good work. All this can be done much more effectively when dealing with the class as a unit rather than with the individual. The teacher himself becomes more earnest and enthusiastic; he makes more careful preparation for his work, and rises to the occasion, as it were, more readily. He asserts his power for class leadership and control more effectively when dealing in the main with the entire group of pupils. Be set as we are with all sorts of educational fads and fancies, we are too likely to forget that the most powerful factor in education is the personality of the teacher.

2. When pupils are allowed to work ahead of the majority, undue emphasis is placed upon the clerical or mechanical phase of the work, rather than upon its educational and disciplinary value. The amount of ground covered takes precedence over the amount of knowledge acquired. Thoroughness is sacrificed for speed.

3. Rather than serving to curb the eager, ambitious pupil, class work tends to direct these tendencies in the proper channels, and further to develop the spirit of co-operation, the faculty of team work, and that of yielding to instructions.

4. When full play is given to individual initiative, or lack of it, on the part of the pupil, the tendency of the bright pupil is to forge ahead and to outstrip the majority of the class, while the dull pupil in turn drops farther behind and does less and less work, because he receives none of the stimulation which comes from daily being urged to accomplish the task definitely assigned. The backward pupil particularly needs the help and inspiration of the teacher; the bright one gets along without it.

5. A pupil, if left to himself, will spend the greater part of his time on the subject which he likes, doing as little work as possible on those in which he is not interested; the pupil, therefore, who wants to go ahead in bookkeeping and chafes under the restraint placed upon him will usually be found to be neglecting his other studies. We can do him no better service than by assisting him to distribute his time evenly over his program, and by doing so, we are also co-operating with his other teachers.

6. The teacher's time must be used for the best interests of the entire class. Many of the processes in bookkeeping need extended explanation and demonstration, calling for the greatest resourcefulness on the





part of the teacher. Among these may be mentioned the preparation of financial statements, closing the ledger, the special books of account, banking practice, books with special columns, etc. No matter how conscientious a teacher may be, it would be impossible to find time to discuss these topics with individual pupils as fully as they deserve to be. If the pupils are working at different places, any attempt at class instruction would interest comparatively few of the pupils. Some have passed beyond that point and hence feel that they need not listen, while others are not yet ready to give their attention to the topic under discussion.

7. In high school courses where the work progresses from year to year the entire class must be brought to the same point by the close of the year, in order that the work of the succeeding year may begin at a definite place. This is well nigh impossible if the class has been allowed to become separated during the year.

Considering all the elements that make for effective teaching, it would seem, therefore, that the interests of the class as a whole can be served much better through the medium of a united class working on the same things at the same time and striving for a common purpose. There is no reason whatever for feeling that the class cannot be kept together in spite of one's efforts to do so. By such a plea a teacher admits his own lack of ability to plan and control the work of the class. A teacher should know at the beginning of the year what amount of ground he expects to cover, and should lay out his work accordingly. Definite assignments should be made from day to day, and the class should understand that these assignments are to be completed but not exceeded. To go beyond the point named is as much a violation of instructions as to fail to complete the work assigned. If a pupil has difficulty with a trial balance, for example, that merely becomes added work for the time being and need not interfere with the work which follows.

Under this method an occasional pupil may ask to do more work, and granting that he has the ability and time to do it without interfering with his other studies, he may be supplied with supplementary work taken from other text books or with exercises kept for that purpose. Such work need not count for credit, but would add to the knowledge and skill of the pupil.

Even in private schools where pupils are admitted at all times of the year, it is possible to group the pupils into divisions or classes, each division being brought together at regular periods for class instruction, and explanation, and for the assignment of work.

Standards in Marking Papers

Paper Read Before Commercial Conference, Montpelier, Vt., March 16, 1917,
by S. MARGERIE WOODRUFF, Montpelier, Vt.

The marking of examination papers forms a very important part of the work of a teacher. It is also one of the hardest things she has to do. Usually she has no standards to go by, but marks her papers in a haphazard way. She really guesses at a mark. "This paper I think is worth 80%, this paper 75%," etc., and seldom, if ever, could get the same result by going over the paper a second or a third time. It seems strange that teachers are seldom trained in the matter of marking papers. Every paper should be marked on the same basis as every other paper; there should be no guessing about it.

So far as I know, New York State is the only state that has worked out a system of examinations and a standard for marking papers. The teachers are given printed rules for marking the papers in particular subjects, the credits to be allowed for certain things, and the deductions for errors. Thus she has a uniform course of marking laid out for her to follow.

The State Education Department of New York State has published directions for the marking of papers in each subject. These rules are the result of years of study by the specialist in each subject. Booklets can be secured by writing to the State Education Department, Albany, N. Y.

In rating commercial subjects the examiner should take the attitude of mind of the business man. His standards of acceptance should be in a certain sense the reasonable demands of the business office. While a knowledge of subject matter is of first importance and proper credit should always be given, the examiner should not fail however, to consider the accuracy in results, facility in execution, and neatness in form and arrangement are important in determining the acceptance or rejection of a paper, or of any of its parts.

I will try in the time I have, to give you a resume of the rules for marking elementary and advanced bookkeeping and shorthand papers, as outlined by the New York Board of Regents.

The rating schedule I shall give you for bookkeeping applies only to the part of the examination paper relating to bookkeeping technic, usually a series of connected business transactions to be recorded as in actual practice. No error should be penalized, if it is the result of some previous error already penalized; for instance, when a deduction is made for an error in an original entry, no further deduction should be made for incorrect result in the ledger, trial balance, etc., on account of the error. When the journal, salesbook and cash book are used as books of original entry, they should be rated in the order here given.

In marking the questions the credits should be placed at the left hand margin of the paper.

For example: If ten credits are to be allowed for question one, and it has been necessary to deduct six credits for incorrect work, leaving four credits for correct work, the amount allowed is placed in a circle with a plus sign before it; and the amount to be deducted is placed above with a minus sign before it.

In going from one question to another the total credits, previously allowed and appearing as a total in the circle in the previous answer are added to the credits allowed the last answer examined and so carried through to the end of the paper. Thus, when the last question has been graded, the amount in the circle shows the rating of the paper. By adding the minus percents together and subtracting from 100% the rating can be proved.

Elementary Bookkeeping

(a) Five credits should be deducted for each of the following:

1. Failure generally to indicate the original entry books and pages in the proper places in the ledger.

2. Failure generally to make complete explanations of transactions in connection with original entries. (2 for the journal and 3 for the cash book.)

- (b) Four credits should be deducted for omitting the entry for a transaction unless the entry required is a compound entry in which case 5 credits should be deducted.

- (c) Three credits should be deducted for each of the following:

1. Failure generally to indicate in the proper places in the books of original entry the pages in the ledger to which the items are posted.

2. Error in the method of closing any account required to be closed or in closing the cashbook.

3. Error in addition or subtraction other than in obtaining the amount to be used in an original entry, which is provided for in the following section.

- (d) Two credits should be deducted for each of the following:

1. Error in the amount of a debit or credit in an original entry.

2. Error in determining the account to be debited or the amount to be credited in an original entry for a transaction (maximum charge 5 credits in entry for a single transaction.)

3. Reserving the accounts debited and credited in an original entry names of accounts being correctly given.

4. Entering any transaction in the wrong book when two or more books of original entry are used. (In case all cash transactions are entered in the journal when a cashbook is used, a general deduction of 10 credits should be made; in addition, all other errors should be charged for in accordance with directions given.)

(Continued on page 30)



Methods of Teaching Bookkeeping

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Posting the books.

A teacher should be very careful, before teaching posting, to drill the student on the various kinds of accounts and the classification of accounts. Real accounts should be distinguished from nominal accounts and the basis of all bookkeeping and accounting, namely, a real classification of accounts, should be here dwelt upon at great length. System is necessary in every business. In order that accounts may be systematized they must be classified. All real accounts must be kept together and each class of real account should be grouped together. All nominal accounts, which close out when the statement is made, should likewise be grouped together, but purchase accounts should be separated from sales accounts and general operation or manufacturing accounts. It is here possible for the teacher to explain the decimal system of classification of accounts, or the Dewey system. This system may very readily be shown to the student, if there is a library in the town, for all libraries, as a rule, use the Dewey system in recording the acquisition of books. The teacher should stop to explain thoroughly the purposes and the methods of classification. Perhaps the teacher can best do this by giving the student a number of accounts and then classifying them to illustrate the system. For instance, the following accounts might be stated as being the accounts used in the business:

Accounts payable
Accounts receivable
Advertising
Bills payable
Bills receivable
Capital Stock
Cash
Petty cash
Bank balance
Discount on purchases
Discount on sales
Freight and cartage inward
Freight and cartage outward
General office expenses
Good will
Insurance
Interest on bills payable
Inventory, raw materials
Inventory, goods in process
Inventory, manufactured goods
Miscellaneous factory expenses
Miscellaneous selling expenses
Office salaries
Officers' salaries and expenses
Plant building
Plant, machinery and equipment
Purchasing department expenses
Raw materials purchased
Returns and allowances on purchases
Returns and allowances on sales
Sales of manufactured goods
Salesmen's salaries
Sales agents' commissions
Salesmen's expenses, etc.

The above accounts might be assumed for illustrative purposes to be the accounts of some business. Attention is called to the fact that no reserves and unusual expenses, such as bond premiums and bond discounts, depreciation, are given in the above list of expenses, for the reason that the student has not yet arrived at the point where these accounts have been explained to him. The teacher might now classify these accounts as follows:

Assets

Current:
Cash
Petty Cash
Bank Balance
Bills Receivable
Accounts Receivable
Inventory, Raw Materials
Inventory, Goods in Process
Inventory, Manufactured Goods

Fixed:
Plant Buildings
Plant, Machinery and Equipment

Intangible:
Good-Will

Liabilities

Current:
Bills Payable
Accounts Payable

Capital

Capital:
Capital Stock

Losses

Operating Expenditures:
Manufacturing:
Raw Materials Purchases
(Less Returns and Allowances)
Freight and Cartage Inward
Purchasing Department Expenses
Miscellaneous Factory Expenses

Selling:
Advertising
Freight and Cartage Outward
Sales Agents' Commissions
Salesmen's Salaries
Salesmen's Expenses
Miscellaneous Selling Expenses

Administrative:
Office Salaries
Officers' Salaries and Expenses
Insurance
General Office Expenses

Financial:
Discount on Sales
Interest on Bills Payable

Gain

Operating:
Sales of Manufactured Goods
(Less Returns and Allowances)

Financial:
Discount on Purchases

With the above classification it is very easy for the teacher to point out that all accounts of a like nature are thus grouped and classified in an orderly arrangement. It is likewise possible for the teacher to impress upon the student the importance of classification as the fundamental basis

of all accounting, as well as the use of system, and the possibility of using the account number, rather than the name of the account. For instance, it might be possible to debit account 35 and to credit account 25, and the numbers 35 and 25 would indicate at once what accounts were meant. It takes the bookkeeper very little time to learn the classification of his accounts.

Decimal classification.

All real accounts might be shown by figure 1; all permanent or fixed real accounts might be indicated by an additional figure 1, thus 11; the building account under this classification then might be shown as 111; and the Plant Building being one of the buildings, making up the real account buildings, might be shown under the same classification as 1111. Interpreting this the first 1 indicates that the first is a real account; the second 1 in its classification number indicates that it is a permanent or fixed asset; the third 1 indicates that it is one of the general building accounts; and the fourth indicates that it is the Plant Building account, under the general building account. All current assets might be shown under the figure 12. Cash, therefore, might be 121; petty cash might be 1211; bank balance might be 1212. Interpreting this again the figure 1 indicates the real account; figure 2 that it is a current asset; the figure 1 that it is cash; the figure 1 again that it is the petty cash account; and the figure 2 that it is the bank balance. The cash in drawer might be indicated as account 1213.

Deferred charges in the classification.

Deferred charges to profit and loss, or those accounts which are paid in advance and the used portion charged for the period under consideration, might be shown under the classification 2. The student, however, at this point, will hardly grasp deferred charges, which should be left until a later period. He can usually see that if advertising is paid, say for the year, \$1000, that a certain portion only of the contract has been fulfilled at the end of one month; 1-12 of the \$1000 only should be charged to the period under consideration, and the 11-12's should be shown as an advertising inventory, when the statement is made up. It is best, however, not to confuse the mind of the pupil at this point with deferred or prepaid charges. The figure 3 might be chosen for proprietor, or capital, and surplus accounts; 31 being the capital stock account and 32 the surplus account, and 321 the general surplus account. The figure 4 might indicate the other liability accounts, such as the reserves, the bills payable, the notes payable, and any other necessary liability accounts. Under the figure 5 might be shown the manufacturing expense accounts. Under the figure 6 the sales expense accounts; under the figure 7 the general expense accounts, which would not analyze as either manufacturing or sales expense—for instance general office salaries might



be 71; the telegraph and telephone might be 72 and 73, etc. The outside investments of the concern, the record of those not spent for the purchase of raw material to sell for profit, but investments of surplus capital in bonds and stocks, etc., might be shown under 8. The teacher can readily point out that with this decimal system of classification it would be possible to have 100 sub-accounts under each account and each designated by a whole number with decimals indicating subdivisions of the first account. Another system of classification might use the figure 1 for all assets, 2 for all liabilities, 3 for proprietor's accounts, 4 for operation expenses, 5 for sales expenses, etc. Perhaps the teacher would do well to obtain copies of the Interstate Commerce Commission's Classification of Accounts and also copies of the various state Public Service and Public Utility Commission Classifications. It is hardly possible that any business is so complicated as to have occasion to use all the possibilities of this decimal system of classification of accounts.

Vertical and not horizontal system of classification should be used.

Attention should be called to the fact that the system of classification should be of a vertical nature, rather than horizontal. The horizontal system would list all sugar under Sugar account. The vertical system would first have a number to indicate sugar inventory, say 123, inasmuch as sugar inventory would be a real account and a current asset. Under this might be listed, in vertical form:

SUGAR	123
Brown sugar inventory acct.	1231
Crystal Domino sugar inventory account	1232
Granulated sugar inventory acct.	1233
Powdered sugar inventory acct.	1234

If there were any other kinds of sugar carried in stock, they, likewise, might be listed and a separate inventory account kept for the different brands of sugar carried.

Opening the ledger.

The old method of opening the ledger used to be for the bookkeeper to count the number of pages in the ledger, divide it by the letters in the alphabet, and in that way separate the ledger into sections, as many as there are letters in the alphabet, each section being assigned to the ledger. Often it was the custom to give to certain letters in the alphabet, which occurred more often in names than any others in the title of his accounts, more space than the letters that occurred less frequently. The writer himself, twenty years ago, as a bookkeeper, opened up a ledger in this very way. This was the way he was taught to do it in school, and he didn't know any other way. With the classification of accounts described above, it is readily seen that all of the asset accounts and liability accounts, or real accounts, are grouped together. All of the nominal accounts are grouped together also, and thus there

is some system in the opening of the ledger and in the location of accounts. The teacher should emphasize the fact that the classification of accounts just described does not mix real and nominal accounts, but keeps each in a separate section, so that when the closing entries are all made, all nominal accounts will be closed out, and all the open accounts will occur in the front part of the book where real accounts are always open. Under the old method real accounts and nominal accounts, beginning with the same letter of the alphabet, would all be in the same section, and thus the ledger itself in the opening of accounts showed little or no system.

Mechanical methods of posting.

After the students have thoroughly grasped the classification of accounts, they are ready to post from the books of original entry to the ledger. The teacher should call attention to the difference between an original entry book and the summary book called the ledger. The original entry book is any book from which entries are posted to the ledger. It might be well to point out to the pupil that the ledger is not admissible as court evidence, but the original records from which the postings have been made to the ledger must be produced as court evidence. The mechanics of posting should be explained. Perhaps it would be best to start with the journal, and to point out that in actual practice the bookkeeper does not post the entries as they actually occur on his journal, first the debit, then credit, then debit, then credit, then debit, then credit, but that he usually starts in by posting all the debits, so that he mechanically forms the habit, for the time being, of posting everything to the lefthand side of the ledger account. It might be well to explain that posting is simply the mechanical process by which all of the entries which affect the various ledger accounts are transferred from the books of original entry in which they occur, to the ledger account set up for them. All the debits occurring in the books of original entry and affecting, let us say, the account notes receivable, being posted to the debit side of that account, and all the accounts in the books of original entry which are credits to the notes receivable account, are transferred from the books of original entry in which the records occur, to the credit side of the notes receivable account, so that if the business executive or bookkeeper wishes to know just how the notes receivable account has been affected during the period, he needs but to go to his ledger to add the debits and the credits, and to strike a balance between the two, which will indicate the exact status of the account at the time the information is asked for. After all debits have been posted, then the student should begin posting the credits, so that he habitually will get into the habit of posting all credit entries in the books of original entry, to the credit of corresponding ac-

counts set up in the ledger. Attention should be called to the fact that all of the books of original entry, except the cash book, which may be left in posting until the last, are posted debits to the debits and credits to the credits.

Posting the cash book.

Considerable time should be spent by the teacher in explaining the reason for the change in the regular posting rules for the cash book. The writer has found few bookkeeping teachers in the high schools who were able to explain to him, or to their classes, why the posting rule was changed in the case of the cash book. It should be pointed out that the cash book itself is nothing more nor less than a ledger account with cash, but that it is a detailed ledger account with cash, rather than an account showing totals of cash received and cash paid out, or a so-called controlling account. It should be pointed out that in every instance, when there has been an entry on the debit side of the cash book, the real debit of the transaction, if the transaction were journalized was cash, which had been received, and that the real credit in the transaction was the account for which the cash had been received. Therefore, in posting the cash book, the real debit is the total amount of cash received, which is posted to the debit of the cash account in the general ledger. All of the accounts on the debit side of the cash book, as they are recorded, are therefore the credits to offset this total amount of cash received. The reverse is true of the credit side. The total amount of cash paid out is posted to the credit of the cash account in the general ledger. Each of the accounts for which cash has been paid out is debited, if we were to properly journalize the transactions. The above reasons, therefore, explain the rule for posting the cash book, which is to post all of the accounts shown on the debit side of the cash book, to the credit side of their corresponding ledger accounts, and all of the accounts shown on the credit side of the cash book, to the debit of the corresponding ledger accounts. This point should be thoroughly explained, and no student should be allowed to proceed with the posting of the cash book, until he knows just why he is posting it as he is.

Taking the trial balance.

After all accounts have been posted, the student should be taught that it is then necessary for him, in order that he may test the accuracy of his posting, to take what is called a trial balance. It should be pointed out that there are two methods of taking the trial balance. One method would list the total debits and credits of all the open accounts in the ledger. Attention should be called to the fact that every account which balances, after the postings are made, should be closed or ruled up, and that the trial balance should only contain accounts which are open or active accounts.



One method of taking the trial balance is, then, to list the total debits and credits of each open account as it appears on the ledger. If the postings from the books of original entry have been accurately made, according to the rules of double-entry bookkeeping, which provide that for every debit there should be a corresponding and equal credit, then the totals of the two sides of the trial balance arithmetically should equal. Perhaps it is well to draw attention to the fact, that when all transactions used to be journalized and entered in the journal, that it was the custom of bookkeepers to total each journal page, and carry forward the totals to the next page, so that when the period for posting had arrived, the totals of the trial balance should equal the total of both debit and credit columns in the journal. No longer, however, with the use of separate books is it possible to use this method of checking. The better method, however, and the more practical one, in taking the trial balance is to take a trial balance of balances. This method calls for the listing the balance of each ledger account on the side of the excess. If the balance is on the debit side of the account the amount of the balance is listed under the account title in the debit column in the trial balance. If the balance is on the credit side of the account, the amount of the excess is listed under the title of the account in the credit column in the trial balance. The total of the balances, both debit and credit, should equal. If they do, the presumption is that the posting has been mechanically correct. Perhaps attention should be called to the fact that there is a chance for an error of principle. A bookkeeper may debit the wrong account, or credit the wrong account or accounts, but this error would not show up in the trial balance figures, and would not be discovered by checking.

Finding the errors in the trial balance.

Perhaps more time is spent by the uninitiated bookkeeper and student in finding errors in his trial balance, than in any other one thing in connection with his bookkeeping work. Many bookkeepers and students approach their trial balance in fear and trepidation, lest they must check over all of their accounts. There are several methods that may be pursued to discover errors, before the necessity of actually checking over all the postings. In the first place, it is well to find what the difference is. It is then best to run through all of the accounts in the books of original entry, to see if there is an entry of that amount. If there is a difference it may be traced down to see if the amount has been properly posted. Probably the second method of procedure would be to divide the difference by two, and to hunt for this amount (half the difference) and see if it perchance could have been posted twice on the same side. If these two methods fail to indicate just where the difficulty is, it is best to divide the difference by nine. If the difference

is divisible by nine, then it is possible that a single transposition has been made. A careful and rapid check may discover such a transposition. If this method shows that no single transposition has occurred it may be best to divide the difference by eleven, which will indicate whether or not it is possible that a double transposition has been made. If the difference is divisible by eleven evenly, then a rapid checking of the accounts may discover the double transposition. If all of these methods fail it may be best to start right in re-checking all the postings. The student should be made to hunt his own errors, or at least to spend a reasonable amount of time hunting them, before the teacher points them out and corrects them for him.

Impressing the importance of the trial balance.

It has been the writer's custom to impress upon students the importance of trying these various methods of hunting errors in the trial balance, before actually going over all the posting, by using the following illustration. We suppose that the accounts are being kept by a bookkeeper of some experience, whose day ends at six o'clock. It is now 5:30, let us say. The bookkeeper has just thirty minutes in which to close up his work before his day ends. He finds himself in a predicament. He has a difference in his trial balance; he needs to get away on time, for he has an engagement with a lady friend for the theater, has bought his seat and engaged his tickets, and needs to go home to shave and change his clothes before calling for his friend, to take her to the theater. What shall he do? If he goes over his month's postings he probably will be too late for his engagement, as the work involved is too much for him to finish it in time to meet his engagement. He doesn't want to disappoint his lady friend, or miss the opportunity to attend the theater. In this predicament he tries out all of the methods mentioned above in order, first checking his additions to see that they are correct, verifying his difference, hunting for the difference through the various books but failing to find it, dividing the difference by two and seeking to find an amount which has been entered on the wrong side, but each method fails to indicate the source of the error. He then divides the difference by nine as a test for a single transposition, but fails to find it. Finally he discovers that his difference is a double transposition, which by checking, he finds in time to leave his work at six o'clock, go home, dress and shave and get to the theater on time, without having to go through the necessity of checking over all his postings and missing his engagement, much to his own disappointment and that of his lady friend. In order that the illustration may work out as planned, it is necessary that the teacher assume totals for each side of the trial balance, which are capable of be-

ing transposed doubly, so as to make the illustration true to the facts. The pupils are allowed to guess, at the end of each futile effort to find the difference, what they would do next. The writer carefully, at the end of each fruitless search, usually reviewed the situation, calling attention once more to the predicament in which the unfortunate bookkeeper found himself, at his wits' ends in order to find a way out that would save him going over all his posting. The illustration has usually been effective and has impressed upon the pupil the real importance of endeavoring to find his errors first, by some other means than absolutely checking all of the posting. The teacher of bookkeeping may think of other illustrations that would be just as effective as the one suggested.

Making the closing entries.

The logical time for teaching the use of the journal, for the closing entries, comes after all entries in original books have been made. The teacher is given an opportunity at this point to show that the summary, or "re-cap" of all of the entries in the original entry books in total, should be carried to the journal as closing entries. This, likewise, is the logical time to explain what a controlling account is. The teacher can well illustrate the controlling account by the accounts receivable and accounts payable, the general cash account, or checked and proved by extensions or detail entries made in other books. It is well to impress upon the student that the purpose of a controlling account is stated in its name. The figures in such an account control the detail entries made in other books. The cash book account might be used as an explanation. The total cash received, and the total cash paid out, are posted in the general ledger to the debit and credit of the cash account. The details making up these totals are to be found in the separate entries in the cash book. There may be twenty, thirty, forty or fifty entries controlled by the one total in the general cash account. The bank balance, as shown by the balance in the bank book, cash in the drawer, and petty cash account, make up the difference between the two sides of the general cash account. Too much drill on the making of closing entries is almost impossible.

The mixed merchandise account should never be kept.

No system of bookkeeping, which is up-to-date, will be of any real value, from an analytical and statistical standpoint, unless it is possible, by means of the closing entries, to show the merchandise, for instance, which is purchased, the merchandise sold and the merchandise inventory. The teacher should be careful not to allow any set of books to be kept in the old way. Formerly there was often a mixed merchandise account, showing inventory, purchases, and sales all in the one account. This is a good place



for the teacher to stop long enough to emphasize the importance of making the accounts give statistics which will be of use to the business executive. Extensive drill should be given in closing entries. Emphasis should be laid upon the fact that all of the deferred asset accounts, or those accounts which are prepaid and a portion only consumed during the period, must likewise be known. For instance, we have referred once before to advertising paid for the year, when only one month of it is consumed.

The same thing is true regarding rent, which may be paid for the year in advance, stationery and printing paid for in quantities and only a portion used, etc. The portions of all prepaid accounts having been known, the inventory is the difference between the total amount paid in advance and the used portion. With this information it is possible to go ahead with the mechanical closing as indicated by the chart shown below:

All horizontal lines represent debits.
All vertical lines represent credits.

Closing should be taught step by step, with sufficient drills for illustrating and fixing each step.

This chart should be explained step by step. The teacher should use abundant illustrations, having a number of trial balances with figures which will furnish these illustrations. Drill should be given on each step. There should be enough exercises on closing the inventory of merchandise, for instance, of transferring the cost of goods sold to sales, showing the gain on sales and transferring the net gain on sales to trading, charging expenses and transferring the net gain on trading to administration, charging administration expenses and closing the net gain into appropriation account, charging appropriation account and crediting reserves, partners' accounts, etc., as called for in the above graph. The student should not be permitted to proceed from one step in the closing to the other, until he has thoroughly understood the previous step. Too much time cannot be spent in drill on closing entries.

All nominal accounts closed out.

When the closing entries have been properly made, all of the nominal or so-called expense accounts will have balanced or have been closed out, and all accounts that will be left open on the ledger will be the real accounts, or the asset and liability accounts.

Dr. Purchase Acct.

Cr. Beginning Inventory Acct. (This is the procedure when there is a beginning inventory.)

Dr. Inventory at end of the period. This leaves the closing inventory as the balance in the inventory account. This amount shows as one of the real accts. in the balance sheet at the end of the period.

Cr. Purchase Acct.

Dr. Sales Acct. for Cost of Sales. (Balance of purchase acct.)

Cr. Purchase Acct. (This should close out Purchase Account.)

Dr. Sales Acct. for gain. (Balance of Sales Acct. This closes Sales Accts.)

Cr. Trading Acct.

Dr. Trading Acct. for all trading expenses.

Cr. Trading expense Accts. (This will close these accounts.)

Dr. net gain on Trading.

Cr. Administration Acct.

Dr. Administration for all administration expenses.

Cr. Administration Accts. (This will close all these accts.)

Dr. net gain on Administration.

Cr. Appropriation

Dr. Appropriation Acct. for amounts set aside as Reserves, etc.

Cr. Res. Acct. (These accts. will later appear as liabilities in the balance sheet.)

Dr. Appropriation Acct. for next balance.

Cr. Partner's Drawing Accounts.

Dr. Drawing Acct. for net balance.

Cr. Investment Acct.

Miss Nelle V. Seiler, for the past five years with the Gem City Business College, Quincy, Illinois, is now head of the Commercial Department of the High School of Lewistown, Illinois.

Mr. G. A. Hawkins, of Chattanooga, Tenn., Business College, recently disposed of his interest in that institution to Messrs. H. O. Keesling and E. S. Milner, formerly of the Bryant & Stratton Business College, Louisville, Kentucky. For some years we have had very pleasant and profitable dealings with Mr. Hawkins, whom we found to be every inch a gentleman. We wish the new management the success they deserve, and Mr. and Mrs. Hawkins the peace and plenty they merit.

T. B. Liner, formerly head of the Commercial Department of Eastern University Preparatory School, Claremore, Okla., has been elected Principal of the Commercial Department of the Fort Smith, Arkansas, High School for the ensuing year, succeeding B. L. McDaniel, who resigned to accept position with Southwestern Publishing Co., Cincinnati, Ohio.

J. M. Pierce, formerly with the Scranton-Lackawanna Business College, Scranton, Pa., is now head of the Commercial Department of the Drake College, Newark, N. J.

Mr. E. H. McGhee, who for the past ten years has been teaching in the Rider-Moore & Stewart School, Trenton, N. J., has been appointed Principal of the Commercial Department, of the Trenton, N. J., High School.



Planning a Civil Service Course

J. F. SHERWOOD, C. P. A., B. A.,
Ft. Wayne, Ind.

Formerly in the Department of Commerce,
Washington, D. C.

Just now the United States Civil Service Commission is endeavoring to secure eligibles for appointments as accountants. On July 2, an announcement was made of an open competitive examination for Accountants to fill approximately 200 vacancies in the Finance Division, Ordnance Department of the

War Department at salaries ranging from \$1200 to \$1700 a year for grade one and from \$1800 to \$2700 a year for grade two. The appointees will be employed on work in connection with the Cost and Accounting on Government contracts. They will be assigned to work within Washington, D. C., or in various plants where Government work is being done.

On August 4 the United States Civil Service Commission announced an open competitive examination for accountants to be held September 4, 1917, to fill vacancies in the Economic Department of the Federal Trade Commission. There are to be two different grades established. Those in grade one will be appointed to positions at salaries ranging from \$2500 to \$3600 a year. Those in grade two will be appointed to positions at salaries ranging from \$1800 to \$2500 a year. These positions will be in Washington, D. C., or in the field (positions outside Washington, D. C.). Appointments may also be made from this examination to fill other positions requiring similar qualifications unless it is found in the interest of the Service to fill any vacancy by re-instatement, transfer or promotion.

The duties of appointees in the first grade will be the undertaking in a responsible way all accounting work involved in investigation made by the Federal Trade Commission, and the supervision of field agents in such work. Appointments to positions of the second grade will be principally for duty in the field.

Divisional Auditors Appointed to Supervise Cantonment Construction

All these examinations will have been held before this issue of the Business Educator reaches its readers. There are indications, however, that there will be more examinations held during the coming year for accountants, and that there will be many appointments made. Acting upon the recommendation of the American Institute of Accountants, twelve divisional auditors have been appointed to supervise the accounting of all cantonments now being built for the conscript army. Since their appointment they have also been called upon to

supervise cantonment construction for the National Guard. The divisional auditors have employed great numbers of accountants, and assistants to aid in the detail work.

I mention these facts to bring before the readers of this magazine, many of whom are accountants or teachers of accountancy throughout the country, who I am sure will be interested, to know of the great demand for expert accountants. There is no doubt but what accountants, who are qualified, can render a valuable service to our Government in the present emergency by entering these examinations and accepting appointments in the different departments at Washington, D. C., or in the Field Service. Of course the Government in selecting these accountants want highly trained men, and the more valuable their experience has been, the more valuable service they will be in a position to offer the Government.

Probably the Government does not feel justified in paying accountants the same rates as those which prevail in ordinary professional work, yet I believe that accountants worthy the name are ready to make sacrifices for the sake of the nation. We must all make some sacrifice in this trying hour, and it will be chiefly by and through the efforts of highly trained men of all the trades and professions that our Government and Nation will be able to bring to a successful conclusion the present conflict.

New Revenue Law will Create a Big Demand for Accountants

With the new Revenue Bill rapidly being made a law, there will undoubtedly be need for large numbers of accountants, not only in the Government Service but in the Public Service, to accurately apply these laws fairly and unquestionably. The Government has used the service of a large number of accountants as inspectors, agents and deputy collectors of the Income Tax heretofore. Last year the United States Civil Service Commission held an examination for Income Tax Deputy Collectors, Inspectors and Agents, and a large number of appointments were made to fill vacancies in the International Revenue Service of the Treasury Department. The principal duties of these appointees were the verification by actual inspection and examination of records of financial statements by individuals and corporations as required by the Federal Income Tax Law.

During the last year the United States Civil Service Commission also held an examination to secure a large number of eligibles to fill vacancies as they occurred in a position known as "Examiner of Accounts" in the Division of Valuation and in the Division of Carrier's Accounts of the Interstate Commerce Commission. These positions pay a salary of from \$1860 to \$3000 a year.

Ohio State Civil Service Examinations for Auditors

In addition to the above examinations held by the United States Civil Service Commission during the past year it has come to my attention that the Ohio State Civil Service Commission held an examination recently to secure eligibles for positions as auditors to the Ohio Tax Commission. These appointments should prove attractive, as they carry a salary of \$3600 a year. The duties of these auditors will be the supervision, the checking and the proving of each annual report sent in by Public Utilities of the state; fixing dates for hearings in the matter of valuation; the preparation of all forms used by the Public Utilities in making reports; and the conducting of the correspondence in the regard to reports and with county auditors with reference to taxes apportioned.

A great many of the different states are now filling large numbers of positions by means of Civil Service Examinations, and undoubtedly this method of securing eligibles will, in the near future, be universally adopted throughout the United States. The more populous states such as New York, Illinois, Pennsylvania, Ohio, and many other states have already adopted Civil Service laws, and this should result in appointments of men without recourse to their political or religious standing. The applicant's success in securing an attractive appointment will be due to his ability to pass an open competitive examination prepared with the idea of finding the best trained and best qualified man for each vacancy to be filled.

NOTE—The author of these articles states that he shall be pleased to answer questions regarding Civil Service Examinations whenever possible. Send your questions either to him direct or to the Business Educator.

Answers will appear in the next succeeding issue if questions are received by the 25th of the preceding month.

The following works published by Isaac Pitman & Sons, 2 West 45th Street, New York, have been adopted by the New York Board of Education for 1917-1919: "Manual of Spanish Commercial Correspondence," by G. R. MacDonald (price \$1.50); "Principles and Practice of Continuation Teaching," by C. H. Kirkton (\$2.25); "Simple Lessons in Color," by H. A. Rankin (\$1.60); "Notes of Lessons on Isaac Pitman Shorthand," by W. Wheatcroft (85c); "Commentary on Pitman's Shorthand," by John W. Taylor (\$1.25); "Paper, Its History, Sources and Manufacture," by H. A. Maddox (85c); "Linen from the Raw Material to the Finished Product," by Alfred S. Moore (85c); "Silk, Its Production and Manufacture," by Luther Hooper (85c).



Side Lights on Bookkeeping

By ARTHUR G. SKEELES

Peabody High School, Pittsburgh, Pennsylvania

Students and Teachers are invited to write to Mr. Skeeles regarding the questions discussed in this series, or any other bookkeeping topics.

PART VIII

Funds and Reserves

"There is one thing that we didn't do, when closing the books, that should have been done," said Mr. Merchant when talking to me soon after we had closed the books for the year. "We didn't allow anything for the wear and tear of the office furniture, the horses and wagons, and other prop-



erty that we own."

"Well, that property is just as valuable to us now as it ever was," said Mr. Sellers. "Why should we take anything off?"

"The property may be just as good for our purposes this year as it was last," replied Mr. Merchant, "but it won't be many years before we will have to replace some of it; and it seems to me that we ought to take out something from the profits of this year and set it aside in a fund to replace these things, when it is necessary. If a thing costs a thousand dollars, and lasts ten years, then we will have to make a hundred dollars a year just to cover the loss on that one thing."

"Mr. Merchant is right," I said, when they appealed to me. "In order to be on the safe side, you should allow a certain sum each year for the depreciation of any property on hand. This depreciation may be handled on the books in several different ways; but the best way is by means of an account called 'Reserve for Depreciation of Furniture and Fixtures,' or whatever the account may be. Then each year a certain amount is taken from the Net Profits and credited to the Reserve for Depreciation Account, for the amount of the depreciation."

"How much should that be?" asked Mr. Merchant.

"That depends upon how soon the article will wear out, or need to be replaced," I replied. "The theory is that the Reserve for Depreciation shall be large enough so that when the article has to be replaced the Reserve shall equal the difference between the worth of the old article, and the cost of the new one. In the case of a desk or a safe, which may reasonably be expected to last for twenty or perhaps fifty years, the reserve may be only a small percentage of the cost. But even such articles are often traded for improved styles in a few years, and there is always a loss in such cases. A typewriter, on the other hand, will usually be worn out in a few years; so the reserve for depreciation should be larger. Account-

ants have certain rules by which to compute the reserve for different classes of property; but after all it is a question which must be settled according to the circumstances in each individual case. It is well to make the reserve amply large during the first few years of the business. After the reserve account has grown as large as the account for which it is carried, credits to it may be discontinued, unless it is desired to create a Surplus Fund for the purchase of new and improved equipment."

"How do you use the Reserve for Depreciation Accounts when making up a Financial Statement?" asked Mr. Merchant. "Do they show Liabilities?"

"No," I replied, "these amounts are subtracted from the debit balance of the accounts for which they are carried, and only the difference is shown as a Resource."

"Why not subtract the amounts from the debit side of Furniture and Fixtures, or other accounts?"

"That is sometimes done," I replied, "but it has the disadvantage of making it hard to find the original cost price of any given article. By opening up a Reserve Account, the account with Furniture and Fixtures, or other property, will always show the original cost of all articles charged to that account. When an article charged to Furniture and Fixtures is worn out and discarded, Furniture and Fixtures Account should be credited with the cost price, and the Reserve Account debited for the same amount. In the same way, the Reserve Account should be debited with the difference between the cost price and the selling price of any article sold. If this is always done, the debit balance of Furniture and Fixtures Account, or other property account, will show the cost of the articles on hand. In case of adjusting insurance after a loss by fire, this is valuable information."

"Perhaps we might have had a reserve for that grocery store that failed, and lost us some money," said Mr. Sellers, with a smile.

"You should by all means have a Reserve for Bad Debts," I answered.

"But we don't know that any of our accounts are bad," said Mr. Sellers, "and we surely don't know how much we will be unable to collect."

"That is just the reason you should have a Reserve for Bad Debts," I replied. "If any of the money owed you for goods sold this year should not be collected, then your profits for this year will be just that much less. Since you probably will not know that it cannot be collected until after the close of the year, it is conservative business practice to open an ac-

count called 'Reserve for Bad Debts,' and take out of your profits each year a certain amount, which is credited to this account. One per cent. of your outstanding accounts at the end of the year would perhaps be enough. Then when any account is found to be uncollectible, charge it to the Reserve Account, instead of to Profit and Loss."

"Mr. Sellers and I were talking yesterday about another thing," said Mr. Merchant. "As this business grows, we are going to need new delivery equipment. A large auto truck would be useful right now, but we haven't the money to buy it. Then a surplus is always a good thing to help us over times of dull business. Couldn't we set aside part of our profits for this purpose, and invest them in bonds?"

"I wanted to use the money in this business, but Mr. Merchant wouldn't hear to that," said Mr. Sellers.

"No," said Mr. Merchant, "for then if the business went under, these funds would be lost, too. I want to invest them where they will not be subject to the risks of the business."

"That is an excellent idea," I said. "The plan of setting a side a surplus for some such purpose is followed by many business men. I see no reason why you should not do the same. The bookkeeping is done in this way:

"First, a RESERVE ACCOUNT is opened, and whatever sum is decided upon is transferred from the Profit and Loss Account to the credit of the Reserve Account. Then when the money is invested, a FUND ACCOUNT is opened, and debited from the entry in the Cash Book."

"What is the use of the Reserve Account?" asked Mr. Sellers. "Why not buy the bonds, or invest the money in whatever way is decided upon, and charge them to the Fund Account, without opening the Reserve Account? We will have just as much money before we open that account, as afterward."

"The difference is seen when a Financial Statement is made up at the end of the year," I explained. "If the Reserve Account is not opened, the Fund Account must be included in the Resources; but if the Reserve Account is opened, its credit will balance the debit to the Fund Account. That is, by opening both accounts you show on your books that you have done what you wish to do — take a certain sum out of the business and set it aside for some purpose to be accomplished in the future. You will see, also, that the amount available for the payment of dividends is decreased by the amount charged to the Reserve Account."

W. S. Sanford, who has been the Secretary and Superintendent of the Commercial Department of Union Christian College of Merom, Indiana, for the past seven years, has accepted the position of head of the Commercial Department of Brown's Business College, Danville, Ill.



ANNOUNCEMENT

DEPARTMENT OF COMMERCE Los Angeles Polytechnic High School Los Angeles, Cal.

To the Prospective Student:

We give the following brief outline of the work offered in this department with the hope that it will: (1) help you in making a satisfactory selection of your life work; (2) that you may know just what preparation for your chosen work may be had in this department. We earnestly advise and urge you to talk over with your parents and employers the work which you expect to take up.

This department prepares the following: Bookkeepers, Bill Clerks, Cashiers, Assistants to Certified Public Accountants, Salesmen and Saleswomen, Stenographers, Typists, Stenotypists, Private Secretaries, Advertising Men, Floor Managers, Commercial Teachers, Commercial Illustrators, Window Dressers.

This department offers splendid opportunities for those who want to get a good general education. There is no tuition charge. For further information concerning this department apply to

F. C. WEBER,

Head of Department.

Four-Year High School Course

A unit of work is a subject which requires daily preparation and daily recitation throughout the school year.

Students enrolled in this course must complete for graduation, sixteen units of work and take Gymnasium work twice a week, and Music or Oral English twice a week during their stay in school.

Of the sixteen units, ten are required, and six may be selected as shown below.

Required

English, 2 years.
Arithmetic, 1 year.
Penmanship, 1 year.
Physiography or Physiology, 1 year.
Commercial Geography, $\frac{1}{2}$ year.
American History and Civics, 1 year.
Commercial Law, $\frac{1}{2}$ year.
Economics, $\frac{1}{2}$ year.
Bookkeeping or Stenography and Typewriting or Stenotypy and Typewriting, 2 years.
(We recommend that two of these be taken.)
Applied Office Work, $\frac{1}{2}$ year.

Electives offered in this department

Advanced Penmanship
Advanced Arithmetic
Accounting
Clerical Work
Advertising
Card Writing
Store Window Display
Commercial Illustrating
Advanced Commercial Law
Commerce
Salesmanship

Electives offered in other departments of the school

English
Modern Language
Cooking
Sight Singing
European History
Journalism
Shop Work
English History
Algebra
Harmony
History of Music
Chemistry
Sewing
Mechanical Drawing
Art
Botany
Geometry
Physics

NOTE—We will not attempt to describe all of the work of this department in the limited space of this circular, but only mention, briefly, some of the special features of our work.

Special One-Year Business Course

This course is designed to meet the need of definite business preparation in the shortest possible time, and is open only to pupils who have had two years of high school work or who are seventeen or more years of age.

Separate classes are provided in bookkeeping which cover the subject in one year. Special classes in stenotypy or stenography and typewriting cover these subjects in one semester though some students find it necessary to continue to practice somewhat longer to develop satisfactory speed. Commercial law, arithmetic, penmanship, salesmanship, commercial illustrating, advertising, window display, card writing or business English may be taken with regular classes. The student may make his own selection of subjects.

This gives all of the advantages of the private commercial school without any tuition expense to the pupil, and the additional advantages of association with a faculty and student body engaged in a larger variety of work than can be found in any private institution.

Advertising

One year's work in the fundamental principles of publicity and advertising as applied to newspaper, magazine, booklet, circular, circular letter, poster and billboard advertising. The making of lay-out copy for the printer, putting through advertising campaigns, the writing of ads for newspapers being some of the practical work done by the class.

Commercial Illustration

This work is planned to cover one year of double period daily recitation. It takes up illustration in the form of pen and ink drawings, half tones, color sketches, lettering, in fact, all kinds of reproduction used for magazine and newspaper work. Much practical work along this line is possible, as there is quite a demand for our students' work in the school paper and in the advertising of some of the down-town firms.

Card Writing

Instruction in card writing is planned to cover one year of double periods. Color scheme, arrangement of illustrations for show cards, as well as the different styles of brush and pen lettering are studied. This field offers much practical work that can be done in the school as well as a good field for the student to enter upon leaving school.

Window Display

This course is planned to cover one semester of work and takes up the study of color harmony, methods of draping fabrics, planning and designing backgrounds, displaying merchandise in store windows, show cases and store. This is a good field for the person who has any tendency or inclination toward this kind of work.

Salesmanship

No employment offers greater or even as great opportunities for young men and women as the work of selling. There is no limit upon the earning power of the salesman. No matter how fine the stock or convenient the building, the success of the business is always in the hands of the salespeople. Business men are looking for the person who can make sales. They are quick to appreciate selling ability and to reward it with promotion.

One-half year of study is devoted to the principles underlying correct merchandising. The health and personality of the employee and his attitude toward his employer and the customer. Efficient service for both store and customer are constantly kept in mind. Demonstration sales and store apprenticeship are extensively used.

Commercial Law

In addition to the study of commercial law, which is usually found in business schools and departments, we offer one-half year of advanced commercial law. In this special attention is paid to the California law bearing upon all real estate contracts, personal property contracts, insurance contracts, etc. Over twenty of the most common legal blanks are used by the student in executing these contracts. By this means and by concrete examples taken from the latest California court reports all of the points are fully and clearly illustrated.

Accounting

One year in accounting, following the regular two-year bookkeeping course. This work consists of a careful study of the fundamental principles of accounting as applied to financial statements, consolidation of firms, opening and closing of books, manufacturing and trading statements, the designing of special column books and some work in auditing and cost accounting.



Shorthand and Typewriting

Work in these subjects for the four-year course extends throughout two years. This is followed by one-half year of actual office work in which experience is obtained in the use of duplicating devices as well as the usual work of the stenographer. One-half year of speed work may be taken by those who are interested.

In the special one-year course more time each day is devoted to these subjects, making it possible to get a good working knowledge in the shortest period.

Stenotypy and Typewriting

Stenotypy means the writing of shorthand notes on a machine especially constructed for that purpose, known as a Stenotype. This method of taking notes has won remarkable recognition in the past two or three years. All teachers and operators must pass examinations and satisfy the home office at Indianapolis that they are competent before they can accept positions.

This work runs through two years of the four-year course. However, provision may be made for those who must complete in a shorter time.

Commercial Geography

We supplement the work in commercial geography which is usually found in high schools with one-half year of advanced work. This time is devoted to the study of local industries, products and conditions. Much time is spent in visiting offices, stores, banks, factories, and wholesale houses of this city and immediate vicinity for observation and the gathering of information.

In General

Many of our best students get much practical experience while in school in handling the records, vouchers, correspondence, files, etc., for the student body business which represents the receipt and disbursement of more than \$30,000 cash each school year.

Many students who are employed during part of the day spend as much time in school as their employment permits.

The department has four organizations as follows: Commerce Club, Accountancy Association, Ad and Salesmanship Club, and Double Eagles. These organizations co-operate and form the Commercial Federation.

All of the work in this department is taught by specialists — men and women of broad training and experience.

The advantages of the large variety of work offered by the many other departments of the school, as well as association with the large student body, are all open to the pupils of this department.

KNOX

(Continued from page 17)

is your duty today to get on your fighting harness as you never did before and fight for the commercial life of this country.

The United States is facing a real opportunity now. This government could well afford to give fifty million dollars to France and fifty million more to Russia simply as a matter of advertising. It has an opportunity to serve the countries of Europe in a way that will not be forgotten for a thousand years. We have an opportunity now to make ourselves the moral, educational and commercial leaders of the world. Will we arise to the occasion?

At the end of the war France, Belgium and Russia will want tens of thousands of American mechanics and business men to help rebuild their countries. They have lost millions of men. Remember that we may also lose tens of thousands of men before this war is over. Where are we to get the trained men to take their place. From the standpoint of world salesmanship leadership the United States has a great opportunity. What this country needs right now is educational statesmanship, and you are in a position to furnish it.

Individually, nationally or internationally there is no such thing as an opportunity unless we are prepared for it. Since June 1 I have fought hard to do my part to awaken the public. I am going to continue. Won't you do your part also?

Very sincerely yours,

J. S. KNOX.

S. I. Gresham, formerly of the Metropolitan Business College, Chicago, Illinois, is now manager of Brown's Business College, Danville, Illinois, of which institution Mr. H. E. Read is proprietor.

Mr. J. F. Sherwood, with the International Business College, Fort Wayne, Indiana, reports opening with the largest attendance in the history of that institution.

Miss Nina P. Hudson, Secretary of the Huntsinger Business School, Hartford, Conn., recently passed the C. P. A. examinations held at the Capitol on the 13th of June. Miss Hudson is the fourth woman in the United States to win a C. P. A. degree. She is a dynamo of energy and does many things remarkably well.

Hazel Ennis, formerly Superintendent of Schools, Day County, Webster, S. D., is now in charge of the commercial department of the Appleton, Minn., High School.

Gertrude Falk, of Howell, Mich., is teaching commercial branches in the Stivers Manual Training High School at Dayton, Ohio.

Mary E. Pingree, of Topsfield, Mass., has accepted a position in the High School at Englewood, N. J., for the year now opening.

Leslie Millard, recently employed in the commercial department of the Goldfield, Nev., High School, is now connected with John L. Cook & Co., Bankers, Goldfield, Nev.

The Park River, N. D., High School, has a new commercial teacher this year in Miss Marion E. Hobbs.

C. A. Cedarberg, of Pawtucket, R. I., has this year joined the teaching staff of the Boston High Schools.

A recent vacancy in the commercial department of the Bolton High School, Alexandria, La., has been filled by the appointment of Mr. W. L. Prichard, Jacksonville, Fla.

Mr. R. B. Saxe, of Michigan, is to teach commercial branches in the Boise, Idaho, High School, during the school year just opened.

H. R. Sykes has opened the Pittsfield Commercial School at Pittsfield, Mass., for the new year.

Agnes Phelps, of Olathe, Kans., will teach commercial subjects in the High School at Holly, Colo., this year.

Nannie Landon, of Albion, Mich., is teaching shorthand in MacDonald's Business College, Milwaukee, Wis.

Sadie H. Pickard, recently with Bryant & Stratton's Business College, Manchester, N. H., is this year a member of the faculty of the Middleboro, Mass., High School.

The Johnstown, Pa., High School has two new teachers in the commercial department this year, Miss Myrtle Thompson, of Pittsburgh, Pa., and Mr. L. E. Carly, of Madison, Wis.

Bertha Hardy, a recent graduate of Burdett's College, Boston, is teaching in the High School at Augusta, Me.

Dorothy W. Knight, of Newbury, Mass., is a new teacher in the Hesser Business College, Manchester, N. H.

Harry C. Goggins, of Lincoln, Neb., is in charge of the commercial work of the Beatrice, Neb., High School, this year.

Elizabeth A. Long, of Wilkes Barre, Pa., has accepted a position as teacher in the shorthand department of the Washington Business College, Washington, D. C.

Milo J. Kimball will have charge of the Advertising and Salesmanship teaching in Ohio University at Athens, O., this year.

M. M. Flemming, of Cincinnati, O., is to teach commercial branches this year in the Mueller School of Business, Cincinnati.

Gladys Garner, of Chicago, is a newly elected commercial teacher in the Norfolk, Neb., High School.

J. M. Pierce, formerly with Goldey Business College, Wilmington, Del., is in charge of the Theory Department at Drake's Business College, Newark, N. J.

Helen Miller, formerly with Brown's Business College, Fargo, N. D., is now in charge of the shorthand department of Aaker's Business College, Fargo, N. D.



COMMERCIAL LAW

J. H. ROBINSON

Pulaski Public Schools
Edinburg, Pa.

TENURE OF REAL PROPERTY

- a. The Feudal System
- b. Incidents of Knight Service

The manner in which real property was owned in England during the middle ages, and which has been modified and shaped the real estate law in that country, and to a less extent, in this, was based upon the principles of the political system known as the **Feudal System**. Under this system the

Sovereign or ruler of a country was supposed to own all the land within it as lord. He therefore granted the use of the land to others, upon the condition of their performing certain services in return.

The one who had the use of the land was termed the **Vassal**, or **feudatory**. He was said to hold it from his lord who granted it. The land was termed a **fief**, **feud**, or **fee**. The manner of holding it was called the **tenure**. The right to hold was termed **Seisin**. The lord was also called the **feoffor**, the Vassal the **feoffee** and the act of confirming the right was termed **feoffment**. The feudal investiture, or ceremony of conferring the right to possess the land was called **livery of seisin**. The process of the granting of an estate by an feoffee out of his own fee was termed **sub-infeudation**. The feudal tenures were originally temporary, or at the will of the feoffor, or from year to year. They soon became extended in duration to lifetime of the vassal, and gradually became hereditary, the lord recognizing the heir of the vassal as his successor, as a matter of course. The services rendered for the use of the land were either of a military nature, uncertain in their duration, and called **Knight service**, or they were peaceful and certain, consisting in the payment of rent or some such act and called **socage**.

In this country lands are held without the incumbrance of any feudal burden; however, in theory all valid individual title to land is to be traced to a grant from the crown or from a state government or from the government of the United States. So every man holds his estate subject to the right of eminent domain in the government.

The principle of discovery was the original foundation of titles to land on the American continent, as between the different European nations by whom conquests and settlements were here made.

There were certain incidents attached to the system of Knight service.

(1) The principal one was service whereby the Vassal was obliged to

serve the lord in war at least forty days in a year; (2) Aids, or the payment of a sum of money or its equivalent to the lord in certain cases: e. g., to ransom him, if he had been taken a prisoner in war; to pay the expense of making his eldest son a knight, or to provide his eldest daughter with a dowry upon her marriage. (3) Reliefs paid to the lord by the heir of the vassal for being permitted to succeed to the estate. (4) Wardship and marriage or the right which the lord had to dispose of the person and property of the ward during minority, without an accounting (and if the ward wished to marry, the lord could impose any payment he pleased as a condition of giving his assent thereto); (5) Fines were payments made to the lord for his consent to the alienation of the fee; (6) Escheat was the right the lord had to the property of the vassal when the latter died without heirs, or was deemed civilly dead because of his treason or crime.

It will be observed that this system of military tenure was suited only to a people engaged in constant war, and to whom the maintenance of an efficient military force was a prime necessity; and its incidents, especially in the matter of imposing aids and fines, were so oppressive that they were sought to be evaded by the practice of sub-infeudation, by which the performance of the military tenures developed upon the first vassal from whom they could not be enforced, and the second vassal, or sub-tenant, enjoyed the estate free from these onerous burdens. This caused, in 1290, the passage of the statute of **Quia Emptores** which recognized the right of the vassal to alien his estate, but enacted that the sub-tenant should hold the estate of the lord in the same manner as the principal tenant had done, and become liable for the performance of the feudal duties.

As civilization advanced in England and it became more and more the practice to use money as the medium of exchange, the holding of land by purely military tenures became infrequent and the payment of money became the consideration for conveyances. Finally, in the twelfth year of the reign of Charles II military tenures were abolished.

Kind of Real Property

An estate is the interest which a person has in real property. Estates are conveniently divisible into three classes, determined by quantity of interest, number of owners and the time of their enjoyment.

As to quantity of interest estates are either freehold or less than freehold.

Estates of freehold are such as may last for the life of one person or longer. Any estate of inheritance or for life in real property is a freehold estate.

Freehold estates were created at common law by ceremony, (now obsolete), known as "Livery of seisin" or its equivalent. The term seisin is applied to the right of possession of

an estate of freehold. In this country a conveyance by deed duly acknowledged and recorded is equivalent to "Livery of seisin." In mediæval times English estate of freehold were the only estates considered worthy of possession by freemen.

Chattel Real is the name applied to interests less than freehold. An estate is not freehold if the utmost period of time that it can exist is fixed and determined, but it is a mere chattel interest.

Freeholds are further divisible into estates of inheritance and estates not of inheritance.

Estates of inheritance are also divisible into fees simple and fees qualified.

An estate in fee simple is the largest possible estate in real property, being an absolute estate in perpetuity to a man and his heirs. The word heirs is used to designate the persons who are by law entitled to an estate when the owner dies without disposing of his property by will. If the estate is created by deed, the word "heirs" must be used in the instrument unless this requirement is especially changed by statute. If the word is not used, it gives the holder only a life estate, except in some cases where it is created by will or in grants to corporations.

Certain inseparable incidents are annexed to estates in fee simple, namely, the power of alienation by the owner, the right of descent to his heirs upon his death. Dower, courtesy and liability for the debts of the owner before and after his death.

An estate may be so situated that no person is seized of it in fee for a time, in which case the fee is said to be in abeyance. The law, however, does not permit estates to be in abeyance except in cases of necessity. As a general rule all persons are capable of holding freehold estates, the former disability arising from alienage and having been removed by statute in most of the states in the Union.

Fees qualified, called also **base** or **determinable** fees, are such estates as may last forever but which are determined (that is, cease to exist), whenever the qualifications annexed to them are at an end. These comprise estates upon condition or limitation and estates tail.

An estate upon condition is an estate liable to terminate upon the happening of an uncertain event. An example of such an estate would be one to **A** and his heirs, provided that **A** did a certain thing or act within a certain time, and upon failure in him to do so, then the estate to revert to the grantor. The condition might be in the form of a limitation as to **A** and his heirs until **C** returns from Europe. If **C** does return, the estate reverts to the grantor. If he does not return, it becomes absolute in the grantee. There might be similarly an estate upon a conditional limitation as an estate to **A** and his heirs until **C** return from Europe and then to **D** and his heirs. Such an estate as the one last mentioned could not be



created at common law as a fee could not be limited upon a fee.

Estates not of inheritance are either conventional or legal.

Convention life estates are created by act of the parties, either in express terms or by a general grant, without limiting any specific estate. Thus a grant to **B** without mentioning his heirs gives **B** only a life estate except where the common law has been changed by statute.

Conventional life estates may be granted for one's own life, for the life of another (estate *pur autre vie*) or for an uncertain period, which may possibly last for life. An estate of the latter would be an estate to a widow while she remained unmarried. This may last for her life if she does not marry.

Legal life estates are created by operation of the law. They are **courtesy, dower and jointure**. In some states they are abolished, and in many much altered by statutes, but an understanding of them and their incidents is necessary to understand properly and clearly the present law.

Courtesy is the life estate which the husband takes upon the death of his wife in the real property of which she was seized in fact during her coverture if they had issue born alive capable of inheriting it. Estates of inheritance only are subject to courtesy. It applies to qualified as well as absolute estates, and the better opinion is that it continues even after the estate of the wife has been determined by limitation. It attaches to equitable estates but not to mere remainders (unless the particular estate upon which they are based determines during her life time) or to the separate if the wife, when she is permitted by law to possess such a separate estate.

The requisites of courtesy are:

1. Legal marriage.
2. Actual seisin of wife.
3. Birth of issue alive in the lifetime of the mother, and
4. Death of wife.

Courtesy is initiate when issue is born, consummate when wife dies. Courtesy is liable for husband's debts and he cannot by his refusal to take the property defeat the rights of his creditors and a voluntary settlement of it upon the wife as void as to such creditors.

An estate by the courtesy usually need not be specifically assigned to the husband out of the property of his deceased wife, for he is generally already in possession of it.

This estate is barred or forfeited by divorce, for the adultery of the husband, for forfeiture of the estate by the husband and by alienation of the estate during coverture. In some states of the Union an alien cannot take up an estate by courtesy except by special act of the Legislature.

Dower is the life estate which the wife has in one-third of all estates of inheritance of which her husband was seized during coverture, to take effect and be enjoyed at his death. The statutes have quite generally enlarged this by giving to her a portion of the

personal property as well. It is to release her interest in this estate that a wife should join her husband in a conveyance of realty. The right exists as soon as the property is owned by the husband, but it is said to be inchoate, and does not become active estate until the husband's death. It terminates at her death at which time it reverts to the original estate, and descends to the husband's heirs. The courts have always been watchful of this estate and do not permit it to be barred without the wife's consent. Sometimes the husband leaves her by will a certain estate or a certain amount of personal property, which is to be in lieu of dower, but she may elect to take the dower or her estate by will, as she may wish. The requisites of dower are (1) legal marriage, (2) seisin of the husband, (3) death of the husband.

Dower is barred (1) by release by the wife joining with her husband in a conveyance of the property. (2) By adultery of the wife followed by divorce (a *Vineulo*). Limited divorce does not bar dower. (3) By testamentary provision in lieu of dower which the wife accepts. (4) By any defeat of the husband's estate. (5) By eminent domain. (6) By judicial sale, foreclosure etc., if allowed by statute. (7) By jointure.

Jointure is a joint estate settled upon a husband and wife for their joint lives and inuring to the benefit of the wife after the death of her husband. She must consent distinctly to receive it in lieu of dower, and it must be settled before marriage and must be absolute, and not to a trustee. To bar dower it must be wholly of land. It must be an estate of freehold, and must vest in the wife immediately upon the death of her husband. If made after marriage she has an election to accept the jointure or to reject it and take her dower. This estate is very rare in the United States.

(No. 4 to follow)

WOODRUFF

(Continued from page 20)

5. Error in making trial balance from a ledger (maximum charge, 5 credits).

6. Error in ruling where ruling is required either in a final or an original entry book.

(e) One credit should be deducted for each of the following:

1. Failure to enter the proper dates of transactions.
2. Failure to post item.
3. Error in posting any item.
4. Failure to express amounts according to business custom. (\$3.125 for \$3.13.)

(f) From 1 to 10 credits should be deducted for lack of neatness or for any error not specified above.

Advanced Bookkeeping

(a) Directions for marking elementary bookkeeping papers should be followed with these additions:

(b) Five credits should be deducted for each of the following:

1. Failure to use any special column in books of original entry as required by the question paper, or the use of any special column other than those required. (Maximum charge 12 credits in each book of original entry.) If they use a column not called for deduct 3 credits; take off 2 credits for incorrect arrangement of columns.

2. Incorrectly summarizing and closing of the columnar cashbook. (If partly right, give some credit.)

3. Failure to carry controlling accounts in the ledger when the system required in the examination makes them necessary.

(c) Two credits should be deducted for each of the following:

(1) Error in making closing entry in the columnar journal, the sales book or the purchase book.

2. Placing an amount in the wrong column in a columnar book of original entry, (maximum in one column, 5 credits.)

(d) From 1 to 10 credits should be deducted for each of the following:

1. Lack of neatness.

2. Any error not specified above.

Trading and profit and loss statements and balance sheets should be rated as follows:

(a) Three credits should be deducted from each of the following:

1. Error in the use of any item in making a statement.

2. Omission of any item.

3. Error in calculation (maximum deduction one-half of the number of credits assigned to that question.)

(b) One-third of the number of credits assigned to a question should be deducted for failure to show at least two sections in a trading and profit and loss statement, namely, a trading section and a profit and loss section.

(c) One-third of the number of credits assigned to the question should be allowed for a trading and profit and loss statement showing a correct trading section, regardless of other errors.

(d) From 1 to 3 credits should be deducted for incomplete heading.

(e) From 1 to 3 credits should be deducted for poor form and lack of neatness.

3. In rating commercial papers, no credit should be allowed for a form incorrect in any essential part; that is, if it does not show correctly all the parties concerned or if it is so worded on its face as to make it invalid.

Deductions for minor errors should be as follows:

(a) Three credits for incorrect time.

(b) Two credits for incorrect amount.

(c) One credit for the following:

1. Wrong place or date.
2. Amount incorrectly given in figures.

(d) From 1 to 3 credits for any other errors not specified.



4. Answers to questions on business and office practice must be complete in accordance with acceptable methods if full credit is to be allowed.

Shorthand

In shorthand the transcripts must agree word for word with the original dictation. If the dictator accidentally deviates from the copy such deviation will be allowed if a statement of the deviation is submitted with the papers.

It is suggested that two persons be assigned to the shorthand examination, one as dictator and the other as timekeeper. The timekeeper should indicate to the dictator by a light tap of the pencil, or some similar sign, the end of each half-minute period. This will enable the dictator to give his undivided attention to the reading of the examination copy.

The dictator should read distinctly but naturally, so that the pupils may be able to follow the subject matter readily.

The dictator is not privileged to give information about capitalization, punctuation or paragraphing of the examination copy. He may use his judgment about spelling names of persons and places and stating whether numbers are expressed in words or figures.

1. In a typewritten transcript only a general deduction for typewriting errors should be made.

2. In rating transcripts the following symbols should be used to indicate credits to be deducted:

- 1 for one credit.
- for ½ credit.

3. The transcripts for the test in shorthand I and the 100 word test in shorthand II should be rated as follows:

(a) One credit should be deducted for each of the following:

1. Omitted word.
2. Added word. (Rules of composition may be used in punctuation, etc.)
3. Substituted word.
4. Transposition of words.
5. Use of longhand in notes except for proper names and figures.
6. Erasure of longhand in notes and replacement by shorthand.

(b) One-half credit should be deducted for each of the following:

1. Error in capitalization.
2. Error in punctuation.
3. Error in paragraphing.
4. Incorrect division of words at the end of a line.
5. Repeated word.
6. Mis-spelled word. (Maximum charge, ½ credits on any word repeatedly misspelled.)
7. Omission of hyphen when required.
8. Unauthorized abbreviation of words.
9. Plural for singular or vice versa, when the error is made because of some other error already charged for.

(c) From 1 to 5 credits should be deducted for lack of neatness or for any error not specified above.

The transcript for the 80 word test in shorthand II should be rated as follows:

(a) Make deduction for errors in accordance with the schedule given above.

(b) Multiply the total deductions by 2 and subtract the product from 100; the remainder will be the final mark for the transcript.

MARSHALL

(Continued from page 18)

When the Green Turns to Gold Once again the mellow glories of

October are with us. At least, they are with those of us who are lucky enough to live among the hardwood hills of New England, or in any of the northern states east of the Mississippi. The palette of the Frost King is rather dull on the great plains, or among the highlands of the far west. Nothing in Nature's color scheme is more intensely lovely than the first breaking out of these red and gold banners of the early autumn. Even in late summer, the ruby flame of the sumacs begins to flare from the roadside copses, and these are closely followed by the no less brilliant draperies of the Virginia creeper, which enrobe the gray trunks of the elms. Why does the creeper thus prefer the elm? It almost never chooses an oak, a poplar or a beech. As for the scarlet oak, it does not need the creeper, for it has an even richer robing all its own. It stops short of too much gaudiness, however, and usually sports but a single flaming bough, which it wears like a scarf across its mantle of deep-est green.

These, along with the yellow shields of the wild grape, comprise the first notes of the autumnal chromatic scale—a sort of tuning up for the main performance. It takes one or two sharp frosts to start the full symphony. Not until the chestnuts break out their banners of old gold, and the more varied glory of the maples appears, can the pageant be considered fairly on. The main parts, of course, are sustained by the flaming sugar maples. The color scale of these ranges between lemon yellow to deepest orange and even crimson. The sugar maple is your real beauty tree. Aside from the lacy delicacy of its May time garb, and the wonderful richness of its autumn colors, it is by odds the shapeliest and most graceful of all our trees. Furthermore, bird's eye maple is, to my eye, our most beautiful decorative wood.

There are also other touches of autumn color, not of the leaves. On warm days, belated butterflies float here and there, and the blue bird, the cardinal and the tanager still linger, also the flashy red-headed woodpecker yet floats in its wave-like flight from one old tree to another. The autumn flowers, golden rod, cone-flowers, and other compositae make every wood trail a path of gold, while the weedy fenlands are brightened by sky-blue gentians or the brilliant spikes of the cardinal flower.

But the autumn woods and glades cater not to the eye alone. There are odors of ripening crab-apples, and falling leaves, as delicate as the rarest perfumes of May time. Also there are fat chestnuts falling fresh from their newly opened burrs, and delicious, brown hazel-nuts hanging from their limber twigs in every fence corner. And there are haws red and black, tangy wild grapes, and crab-apples, not to mention paw-paws (if you happen to live down toward the Ohio), and persimmons, if there has been enough frost. As for sounds, listen to the piping of the bobwhite, the ringing cry of the golden wings and jays, not to mention the merry "haw! haw!" of "those jolly old parsons, the black-coated crows."

You may get some real music, too, from the cardinal, the red-breasted grosbeak or the thrasher, should they happen to be in the mood for it.

I get a lot of good things from all the seasons, but taken all-in-all, give me the autumn for choice. It is really fuller of beautiful things, and it is also more complete and peaceful, especially when the glamour of Indian Summer is over all the hills.

Spring is all right in its way, of course, and among the poets rather has the best of it, but me for the hazy days when the orchards are full of red apples and droning bees, when the grate fire begins to feel good of evenings, when pumpkin pies are ripe, when grandmother is making ketchup and piccalilli and drying fruit, and the boys are out for squirrels and quail, when nature's summer job is over, with the "frost on the pumpkin and the fodder in the shock." Spring is the season of hope, but it takes autumn to bring the fruition.

WHAT would you like to see discussed in the Business Educator and

WHO would you like to see discuss it?

WHY not take a hand in it

YOURSELF and submit an article for our approval?



Elvira Steinport, of Wisconsin, is employed this year in the commercial department of the Missouri State Normal School at Cape Girardeau, Mo.

L. J. Musselman, of Camden, Ind., has become this year head of the commercial department of the Township High School, Pana, Ill.

Nellie L. Nusser, of Findlay, O., is a new commercial teacher in one of the High Schools at Columbus Ohio, this year.

The Morse College, at Hartford, Conn., has a new teacher of shorthand this year in Miss Marie Burchell, of Lynn, Mass.

The following teachers have been added this year to the Jamestown, N. Y., High School faculty: Miss Raymond and Miss Vele.

Pearl Shaffer, of Beaver Dam, Wis., is teaching shorthand in the Mountain State Business College, Parkersburg, W. Va.

Russell C. Lemmon, of Lincoln, Neb., is a new teacher of commercial branches in the Beaverhead County High School at Dillon, Mont.

Elsie Allen, of Chillicothe, Mo., is teaching in the commercial department of the Boone, Ia., High School this year.

A. A. Weisbecker, of Lima, Ohio, is now employed in the High School of Commerce at Omaha Neb.

Gertrude Fairbanks, of Rochester, N. H., is now teaching in the Wellesley, Mass., High School.

The Carson, Nev., High School, has a new commercial teacher in Mrs. Kuykendall, this year.

Miss May Wilson, of Caldwell, N. J., is now teaching shorthand in the Drake Business School at New York City.

L. B. Campbell, formerly in charge of the Richmond, Ind., Business College, is now teaching commercial branches in the Richmond, Ind., High School.

Agnes Ordnung, of Fitchburg, Mass., is a new commercial teacher in the New Britain, Conn., High School.

Ethel Chamberlain, of the Peterboro, N. H., High School, last year, is now teaching in the High School at Valley Falls R. I.

O. F. Hamilton, Columbus, O., has been elected this year supervisor of penmanship in the Niles, Ohio, Public Schools and commercial teacher in the High School.

Helen Caskin, of Danvers, is a new teacher in the Middletown Business College, Middletown, Conn., this year.

Ethel W. Williams, formerly of Holyoke, Mass., will teach in the Georgetown, Del., High School, this term.

Margaret Murphy of Lewiston, Me., will have charge of the commercial work in the Ridgelyville, Me., High School, this year.

Miss T. E. Searls, a graduate of the Plattsburg, N. Y., State Normal School, has been chosen for the commercial department of the West Hoboken, N. J., High School.

N. H. Roberts, recently of Manchester, N. H., has accepted a position this year as head of the commercial department of the New Hampton Literary Institution, New Hampton, N. H.

Emily Cate, last year in the Braintree, Mass., High School, has taken the position as shorthand teacher in the Holyoke, Mass., High School.

E. J. Burling, Crystal Falls, Mich., is a new teacher on the staff of the Jamestown, N. D., High School.

Simon B. Riker, of Litchfield, Mich., will teach this year in Schuylkill Seminary, at Reading, Pa.

C. A. Bricker, during the past year head of the commercial department of the Danbury, Conn., High School, is this year holding a similar position in the Fitchburg, Mass., High School.

Rosella Highland, of Amanda, Ohio, during the past year a teacher in the Union High School at Phoenix, is this year employed in similar work in the Lancaster, O., High School.

Edward M. Bolfe is a new commercial teacher in the Rocheser, N. H., High School.

Fred. I. Kelley, of East Derry, N. H., is teaching this year in the High School at Bridgeport, Conn., in the commercial department.

Jehial Warren, of Plattsburg, N. Y., is teaching in the Park Ridge, N. J., High School.

Alma G. Neil, Long Grove, Ia., is now employed in the High School at Waverly, Ia.

Mary M. Smith, of Reedsville, Pa., is teaching commercial branches this year in the Pottstown, Pa., Business College.

Mollie Ziegler, of Atlanta, Ga., is a new commercial teacher in the New Haven Conn., High School.

St. Johnsburg Academy, St. Johnsburg, Vt., will have Miss Azuba Stackpole, of Portsmouth, N. H., on its commercial teaching staff this year.

Louise G. Seeley, of Housatonic, Mass., is teaching in the High School at East Stroudsburg, Pa.

J. O. Gandy, for some time supervisor of penmanship in the public schools of Waterbury, Conn., is now connected with The Baltimore Underwriters' Association, Baltimore, Md.

Nellie B. Smyth, of Bangor, Me., is a new commercial teacher in the Lubec, Me., High School.

Clara K. Bushman Sidney, O., has accepted a position this year as a teacher in the Wellsville, O., High School.

Mary McCauley, formerly of Wilmington, Del., is a new teacher in the High School at Amesbury, Mass.

Kathleen E. Donovan, of Newburyport, Mass., is a new teacher in the commercial department of the Foxcroft, Maine, Academy.

Bessie R. Wood, of Oak Bluffs, Mass., is employed as a teacher in the Mansfield, Mass., High School.

A. B. Mettling, Montevideo, Minn., will teach in Trinity College, Sioux City, Ia., this year.

Abbie C. Watson, of East Providence, R. I., is to teach shorthand in the Miller School, New York City, during the coming year.

J. F. Flower, Belmar, N. J., has been elected to head the commercial department of the Rahway, N. J., High School, this year.

Mary M. Saul, of Ontario, will teach this year in the Binghamton, N. Y., High School.

Herman O. Porter, of Manchester, Vt., has been appointed commercial teacher and assistant principal in the Burr & Burton Seminary of that city.

Hannah Protzman, of Bellevue, Ohio, has been elected commercial teacher in the Bellevue High School during the year just opening.

Edwin L. Warren will conduct the Utica Business Institute, Utica, N. Y., in the place of Miss Ella M. Harvey, this term.

Arthur L. Ross, Lisbon, Me., is to be a teacher in The Bristol School, Taunton, Mass., this year.

Harold F. King, during the past year head of the commercial department of the Fort Wayne, Ind., High School, is this year holding a similar position in the Holyoke, Mass., High School.

J. M. Lantz, of Trenton, is now employed as a teacher of commercial branches in Trainer's Business College, Perth Amboy, N. J.

Helen J. Caffrey, of Bridgeport, Conn., is a new commercial teacher in the Norton High School, Norton, Mass.

Mrs. Antionette Mackie, of Oshkosh, Wis., will teach shorthand this year in the Lansing Business University, Lansing, Mich.

Theodora Schmirler, of the University of Wisconsin, is to teach during the coming year in the Champaign, Ill., High School.

Claude Ferguson, of Schenectady, N. Y., is a new commercial teacher this year in the New Bedford, Mass., High School.

Belle Moneriff, Kutztown, Pa., is this year teaching in the High School at Huntington, Pa.

Ethel Evans, for some time a teacher in the High School at Spring Green, Wis., is this year holding a similar position in the Union High School, Phoenix, Ariz.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A Big Business Operation

PART I

Two corpses lay stiff, stark and white on a table in an undertaking room in the city of Butte, Montana. They were what was left of old men, these two corpses. Want and privation and hunger were written on the skeleton-like features, the bones barely covered by the parched white skin, and I presume but for the newspaper men of Butte, and the gamblers and saloon men who always chip in when appealed to in a case like this, the two bodies would have been buried in the Potter's field. They were fine faces, too, broad of forehead, clear cut of feature, with plenty of brain development of the shapely heads. They died within 24 hours of each other, these two brothers.

Twenty years before their death, I heard the older of the two tell on a Y. M. C. A. platform in Boston the story of his life. He had just been introduced by a distinguished Boston clergyman. The lecturer had recently come to this country from England, which nation thought so much of him that it boarded, lodged, and clothed him and three companions for 20 years entirely free of charge.

It was an absorbing story of crime and punishment that he told, and I am going to try and condense it into my "Wise and Otherwise series." The story is entirely true, and dates, etc., are to be found in Robert Pinkerton's book published many years ago.

In the Beginning

The boy was a native of the pious city of churches, Brooklyn, the bedroom of New York, the home of the baby wagon, and the over-the-bridge commuter. He got an education in the common schools, and went to business college just as you boys who read this article are doing, and he was a smart boy, too, much more precocious than Jim Hill, whose story I told you last month. After graduating he got a job in the office of a sugar broker across the bridge in New York. There wasn't any bridge then but he went over on the ferry boat. He made the acquaintance of a young fellow in the office, who was quite a sport, and he took the youth to Niblo's Garden, which was the biggest theater in New York then. You went through the bar room of a hotel to get into the orchestra circle of Niblo's. This companion took him to gambling houses, which were then numerous in New York. No gambling houses there now,—and there the

young man met Jimmy Irving, chief of New York detectives. Some people think the New York police force is not entirely straight now. Possibly there are some crooked sticks among the 12,000 men that make up the best police force in the world, but in those days the chief detective was, himself, a first class, twenty-four karat fine, crook, and one day he offered this Brooklyn boy, who knew all about securities, \$10,000 to take some Government bonds to Europe and sell them. These bonds had been stolen from a rich man by the name of Lord, who kept over a million dollars of them in the safe of his own private office. A very bright thing to do. The sale had been opened one night by three efficient "petermen." These petermen divided the bonds with Jimmy Irving's detectives, who knew all about the robbery.

The Downward Road

The young man gave up his \$15 a week clerkship, went to Europe and sold the bonds without any difficulty whatever. He made \$10,000 and had a nice trip across the ocean in less than a month. Much easier this than working at a desk ten hours a day for \$15 a week. He made up his mind, however, that he would do no more crooked work, but: "Facilis decensus Aveni," which means that it is easy to go down hill.

He soon spent the \$10,000, for he had formed expensive habits, and was a constant visitor to gambling houses. And then he tried another piece of crooked work, using his brother George and an expert forger by the name of MacDonald, to help him.

They had to get out of this country for bankers, on whom they had passed forged checks, made it hot for them, and so they went to Europe and on letters of credit, forged by MacDonald, they cleaned up \$100,000 while visiting all the gay capitals, London, Paris, Vienna, Berlin, and finally, on their return to London, planned the biggest bank robbery the world ever heard of or ever will hear of again.

Planning for Big Game

The three, Austin, the subject of this sketch, George, his brother, and MacDonald, the forger, stood one day on Lombard Street looking at the not very pretentious building which housed the greatest banking house in the world, The Bank of England, "The Old Lady of Threadneedle Street." They were beautifully dressed, these Americans, fine looking men, nothing of the "plug-ugly" or crook about their appearance, for they were living on the best, dressing the best, looking the best, and Austin said to his comrades, "Boys, there's the softest thing on earth, we can hit the bank for a million pounds as easy as a duck swims." They talked the matter over among themselves. They knew that the Bank of England was old fashioned in its methods, and the managers were perfectly sure that nobody could beat the bank, and when anybody is perfectly sure that nobody

can fool him, he is the easiest thing there is on Easy Street.

The plan of this enterprising Yankee from the City of Churches was to rob the Bank of England by means of forged bills of exchange. But first it was necessary for one of them to open an account with the Bank of England, and that is not an easy thing to do; for one must be introduced and vouched for by some well known depositor of high character who already has an account there. The first thing to do was to find such a man, and mind you, Austin was a perfect stranger in London.

Austin stood in front of the bank and watched the depositors come out. Now, the English depositor generally carried his bank book in the upper coat pocket with the name and address plainly seen upon it, and the young man soon had a fine collection of names of business houses who had accounts with the Bank of England, and he followed several of these depositors to their place of business, and finally determined to secure an introduction through White & Sons, the most fashionable tailors in London. It was a big, wealthy firm, and for generations it had kept an account with the great bank. One day Austin in a fine coach, with the coachmen in splendid livery, drove up to White & Sons, entered the tailor's shop, smoking a dollar cigar, and with his broad western hat pulled down over his brows, ordered a dozen suits of the most expensive clothes. He was an American millionaire just come over, and at that time, just after the war, rich Americans were plenty in London and they spent money like water, and were readily accepted as the real thing, though some of them were anything but genuine. Besides the suits of clothes of all varieties, he ordered two overcoats, light, and heavy, fur lined, and a dressing gown of rich quilted silk. He gave his address as F. A. Warren, and a fashionable hotel as the place to which they were to be sent. He instructed the hotel clerk to pay for them with money he left. White & Sons were mightily pleased with the big order from the American, and were very anxious to have him continue his trade. In about ten days Austin again drove up to White & Sons. This time the head of the firm himself came out to greet the American, who said, "I must have some more clothes." Selected a lot more expensive patterns and drove off. A week later he called to try on the clothes and announced that he was going to Ireland for a few days to visit a well known English Lord, and would send a trunk for the clothes and call for them on his way to the station. He bought the most expensive trunk he could find and sent it to the tailors, who packed the clothes in the trunk. When the day came for him to go to Ireland, he drove to the tailors in a gorgeous coach, with his pockets full of English bank notes. This was real money, too, for the three precious scamps had cleaned up more than \$100,000. He paid his bill





for clothing with a 500 pound bank note, displaying at the same time a bulky roll. He had his trunk put on the cab and started to go out of the door, but stopped, turned to the proprietor and said, "Oh, by the way, Mr. White, I have more money loose in my pockets than I wish to carry to Ireland. I think I will leave it with you," and he pulled out a big roll of bills. "How much is it sir?" asked White, his eyes sticking out. He answered: "About 4000 pounds, maybe 5000 pounds, I'm not sure." The tailor was afraid to take charge of so much money but insisted on taking his customer to the Bank of England and introducing him as an American gentleman who wished to open an account. The account was duly opened in the name of Frederick Albert Warren, and the three outlaws were ready to begin business.

The Beginning of the Game

Warren, as we will call him, was a man of brains. He paid frequent visits to the bank, making deposits, giving checks to tradesmen, drawing large sums of money. He became acquainted with the Assistant Manager, told him he was building a railroad in Southern Russia, showed him beautiful plans of tunnels and bridges, and, through the information gained of the Assistant Manager, satisfied himself that his first opinion, that the bank was an easy mark, was correct. The very confidence the bank people had in their system satisfied him that they would be ready victims, and they were. But before the gang tried to do any crooked business, he was wise enough to get the entire confidence of the bank, and that took time. They took a trip to South America and came mighty near being arrested there, but came back to London in about six months. Before going to South America he had drawn out most of his money, but the first thing he did on coming back was to slap about seventy thousand dollars into the bank. Most of it was in bank drafts, from different parts of Europe, Russia largely, to make the bank think they had correspondents in the leading centers of Europe. He wanted the entire confidence of the bank before he began his big operations, and to get it he did the nerviest thing I ever heard of. He wanted to get a bill of exchange direct from the great Rothschild, of Paris, to himself, personally, that would indicate that he knew Rothschild and had his confidence. Warren left London for Paris and a queer thing happened between Calais and Paris. They say the devil helps his own, and it certainly looked like it in this case. The train went off the track and two passengers were killed and half of the others badly shaken up. Among them was Warren, struck by flying glass. He went on to Paris with a great scheme in his fertile brain.

In France it is a serious matter to have a railroad accident that kills or injures persons and the Baron, Rothschild, head of the Great Paris Banking House, happened to be the Presi-

dent of the road from Calais to Paris. At ten o'clock the next morning after the accident, Warren, limping badly, his head bandaged, and leaning on a cane, drove to the Banking House of Rothschild's. The manager of the bank expressed deep regret when he learned that Warren had been hurt on the railroad, and wanted to know what he could do for him. Warren said he wanted to see Baron Rothschild and soon a slight, sallow gentleman with a hooked nose, appeared. He apologized profusely for the railroad accident and said he would have his own physician attend Warren and asked how he could serve him. Warren replied that he was too badly shaken up to complete the business for which he had come to Paris, and he would ask the Baron to instruct his cashier to aid in returning the large sum of money he had brought from London. The Baron called the manager and told him to accommodate Warren with anything he wanted, and Warren told the manager he wanted a three months bill on London for the six thousand pounds for cash he produced. The manager replied that the house of Rothschild did not issue time bills, but since the Baron's order had suspended that rule he would give him six bills for one thousand pounds each. No, replied Warren, I want only one bill. The manager objected saying that it was unusual, but Warren appeared to get mad and told him to call the Baron at once. The manager did not want to risk displeasing the Baron and he told Warren he could have the bill, and at two o'clock the three months, six thousand pound bill was given to Warren, who at once returned to London and MacDonald made a forged copy of the Rothschild bill in less than half an hour, and kept it with the original for future use.

Laying the Train

Warren was now in condition to do business with the big men of the Bank of England. Thus far he had dealt only with the assistants. Before he could carry out his wholesale plan of robbery, it was necessary for the head man of the bank to have personal acquaintance with him and have confidence in him. So, one day he went to Paris and put up at the most fashionable hotel in that city. From here he wrote a personal letter to the president of the Bank of England saying he was a customer of the bank and asking him for his advice as to what kind of stock he should buy for investment, with considerable money for which he had no use at the present time. The president wrote back advising him to buy a certain stock. He immediately sent his check to the president for 10,000 pounds, telling him to buy the stock and send the shares to him at Paris. This order made the president sit up and take notice. As soon as Warren got the bonds he at once sold them in Paris, sent the money to London for deposit to his credit, and drawing another check for 10,000 pounds sent

it to the bank with instructions to buy another stock. He sold that also and repeated this performance several times. Of course, the president, knew nothing about his sales and felt sure he was a millionaire to whom a check for 10,000 pounds was not more than a postage stamp. This was kept up for some time and then began the real work of the gigantic steal.

Warren began to buy London paper, that is, notes of London business men. It was and is common for business houses of high class who wish to borrow money to sell their time notes through note brokers, and anybody with money to invest could buy them. Warren had these notes discounted at the bank and the amount placed to his credit. When they fell due they were promptly met, and the bank had the impression that Warren was doing an enormous business with big houses. MacDonald made forged copies of every one of these genuine business notes, and could produce others just like them whenever they were wanted.

Ready to Strike

And now everything was ready, but Warren decided to protect himself. He had a very respectable friend by the name of Wade living at Hartford, Connecticut. They had known each other since boyhood, but Wade did not know anything about Warren's crooked work. He supposed he was a successful speculator. Up to this time F. A. Warren was the only one of the gang known personally at the Bank of England. His brother, George, and MacDonald, the forger, were unknown to anybody in London. So Warren sent for Wade to use as a cat's paw. Warren explained to the manager of the bank that he had bought an immense plant at Birmingham to make railroad material, and that he would be there most of the time. He would, therefore, send to the bank by mail his bills of exchange to be discounted. He had already sent a few lots of genuine notes that way. If he could send forged bills that way, MacDonald and his brother, George, with the man Wade, could carry on the business by mail in his name, and give him plenty of time to get out of Europe, when the forgeries would be discovered, as they would be in time; for his plan was to unload on the bank a million pounds of forged paper, most of it not due for six months. Plenty of time to get safely out of Europe, taking nearly all the cash in the bank. It was indeed a lovely and beautiful plan, and it worked like a charm.

All the papers from now on were forged by MacDonald, who could imitate as perfectly as my friend, Bill Dennis, any handwriting. He had a fine room in a private house of London, where he did his work. Warren went to the Bank of England and sent in his card to the manager and presented his Rothschild bill of exchange for 6,000 pounds and got into a familiar talk with the manager. During this conversation, Warren



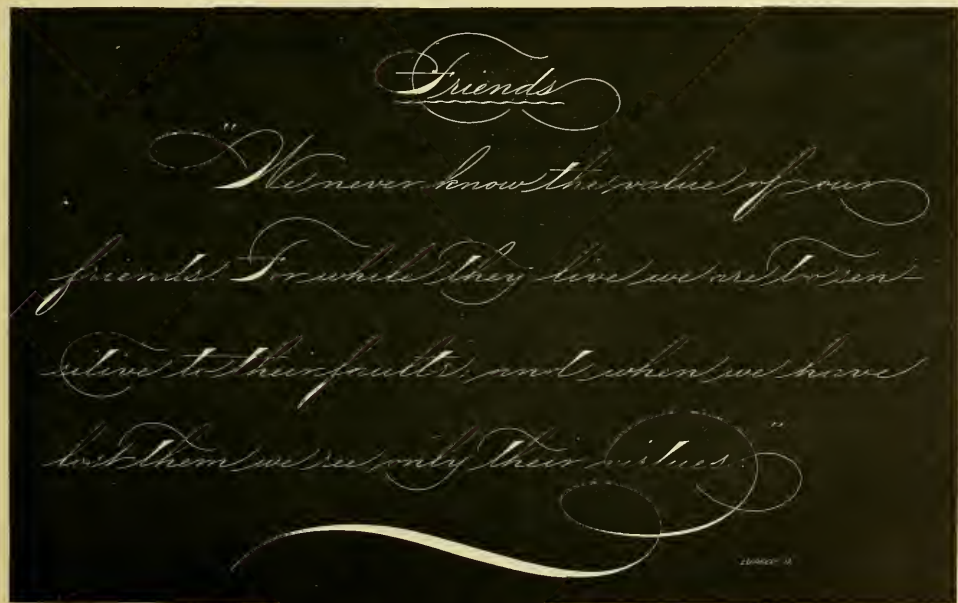
boldly asked him what precaution the bank took against forgery. The manager replied that forgery of the Bank of England was impossible. He told why in a long explanation and said, "Our wise founders of the bank handed down to us a system that was perfect." "You have not changed your system since then?" said Warren. "Not the slightest particle in a hundred years," was the reply. Ten days later Warren disappeared after spending a gay evening with the other three. They talked freely about a future life in New York where they would own city residences and country places up the Hudson. The next time the four met was not in New York or up the Hudson, but within the grim walls of Newgate Prison, but they had a good run for their money before they got there, "for the best laid plans of mice and men gang aft aglee." It might look suspicious for Warren not to go near the bank any more. Besides, it was necessary to draw out the money deposited to Warren's credit and turn this cash into United States Government Bonds. Remember, the gang had before depositing the genuine bills, had MacDonald make beautiful forged copies of them with the place left blank for the date to be filled in when they wanted to use it, and of course, the amount line was left blank, for

the skilled pen of the artist in forgery to fill in whatever sum was required. Now look at the plan for a moment and see what it is. Just this: To forge a great number of these six months bills, have them discounted at the Bank of England and gradually draw out the money before they fell due, when, of course, the forgery would be discovered. But before that time the three interesting scamps intended to get out of England into South America, where there was no extradition law. For six months they had kept up a big discount business with the bank with genuine paper which they bought of the note-brokers and which was paid as fast as it fell due. Now came the time for the using of the forged paper and George, Austin's brother, became uneasy. George insisted on one test of success. Now a single bill of exchange was seldom drawn for more than 1000 pounds. If he could draw one of several thousand pounds and it passed through the Bank of England without inquiry or delay, he would feel sure they were safe to go ahead. They wanted a man to deposit the paper and draw out the cash and so they had sent for this Hartford man, Wade. They knew pretty well that Wade, whether he did crooked work himself or not, would not give them away even if he did not care to take

part with them in their plan to rob the bank, and so they told him the whole story. He was greatly shocked at first. But when he saw how big the plan was he felt fascinated and he fell and agreed to act as the "go between" and was taken to the bank by Warren and introduced as his London representative, and it was Wade who did all the depositing of paper which was supposed to come from Birmingham where Warren was in charge of the great steel works, that only existed in his mind.

The stage was set. The play had been carefully worked out. The actors in the prologue had each done well his part, and now the big drama was to begin, with F. A. Warren, in Birmingham, carrying on his great mythical steel works and sending every day big drafts from all parts of Europe, London, Paris, Berlin, Vienna and especially St. Petersburg and Moscow, up to London by mail, properly indorsed to be deposited by his agent, clerk Wade. And, mind you, every one of these bills were forged by MacDonald in perfect facsimile of genuine drafts from the same parties which had been properly discounted and paid in the more than a year of preliminary work the clever trio had carried on.

(Concluded next month)





Show Card Writing

H. W. STRICKLAND

Springfield, Mass.

Room 306, Mass. Mutual Bldg.

"Brush Marks" in Oil and Water

A practical easel for sign work may be made at small expense. I have one of my own get up that "has it" some ways on the boughten ones, as it is just right for my work and is adjustable to standing height as well as sitting position, and may be used as desk or inclined on the lap.

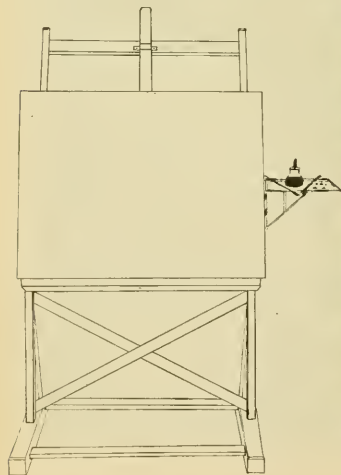


The art material houses have many designs and all practical substantial easels to work on.

If you intend to practice and get results you should by all means provide yourself with some kind of an easel. As a penman you would not expect to produce beautiful shades and fine hair lines with a coarse, stiff pen. So in this you must use the right materials from the start and not attempt the impossible.

Learn to do equally good work in a standing as well as sitting position and have the work directly in front of you in an upright position so that you may easily detect any variation in the down strokes of the brush. There is a lot of satisfaction in getting just the right pull to the paint and cutting a clean stroke that needs no retouching.

Now try your brushes and get ready to do some real practicing on fundamental strokes to appear in next article. Don't forget to wash out your brushes before putting them away.



T. B. C. D. E. F. G.
H. I. J. K. L. M. N. O.
P. Q. R. S. T. U. V.
W. X. Y. Z.
D. B. Jones.

Paducah, Ky., R. 3.

THE
Writing Funds

Original and highly skillful penmanship by H. L. Darner, Pittsburgh, Pa.

Y. M. C. A.
Louisville Ky.

An Ornamental Superscription by D. B. Jones, Paducah, Ky., R. 3.



Some of the Summer School Instructors in the Bowling Green, Kentucky, Business University. From left to right: W. S. Ashley; R. G. Laird, Boston; J. L. Harmon, F. S. Robinson, Detroit; H. B. Lehman, St. Louis; Master Carl Brownfield and his father, W. C. Brownfield. They are a group of high grade penmen.



The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.



At this particular time the accompanying reproduction of a piece of engrossing in color, featuring the Stars and Stripes, may not be out of place. It will serve to show the student of engrossing one more of the various kinds of work the engrosser of the present day is called upon to turn out in

his profession. The engrossed quotation here presented was taken from a patriotic address having reference to the beautiful flag of our beloved country. It was therefore deemed appropriate by my client that the flag itself be made the central and most conspicuous part of the design. If the general lay out of a piece of work be inappropriate, it matters not how skillfully the work may be executed, the result in all probability will be far from satisfactory to a discerning customer.

The original of this piece of work was executed on a sheet of three-ply kid finish bristol board 15x20 inches in size. The initial letters of the words "Star Spangled Banner" were done in vermilion mixed with Chinese white and the flag in its natural colors of red, white and blue. The bars of the flag were washed in with varying tints of crimson lake. Lay in the lighter wash first and when quite dry add more color to the wash for the darker tints. The background of the starry field may be done in Prussian blue and the white stars painted on top of it with Chinese white.

The clouded background of the flag and the large initial "T" was rendered in a wash of blue and the shading on the letters in crimson lake. The initial itself is in purple obtained by mixing crimson lake with Prussian blue, the background of gold and the ornament in crimson lake. The lettering outside of that already described was executed in waterproof black ink and the white striping in Winsor & Newton's permanent white, using a fine steel pen. I have no hesitation in recommending the colors made by Winsor & Newton as the best of their kind.

STANFORD UNIVERSITY

ADOPTS

Barnes' Practical Course

"I have taught seven systems of Shorthand, and put your book in because I regarded it as the best."
—Jesse R. Crandall, Teacher, Stanford University.

A TRIBUTE TO THE Star Spangled Banner.



What flag—our flag—
is not a Catholic
Protestant or Jewish
flag, but the flag of the Union,
our flag, the flag of God.

From an address on Patriotism, delivered at a Fourth Degree Knights of Columbus Banquet at Pittsford, Pa., on October 15th, 1916, by the Rev. Joseph H. Mulry, S.J., President of Fordham University.

Presented to Stanford Council, No. 292 R. of C. by J. H. Schneider



A group of summer school students in the Zanerian upon the walls of which are specimens from the world's most skillful penmen, such as Platt R. Spencer, Jno. D. Williams, L. Madarasz, A. D. Taylor, etc.



Penmanship Questions AND ANSWERS

A few of our teachers who are very good penmen get poor results; others get good results, even though they are not such good writers. I am open for suggestions of any kind.

D. W. W.

Your teachers, who are good penmen, fail to get results because they lack firmness in discipline, drill and application. Your teachers who are poor penmen, get better results in spite of their own poor handwriting, because they are better disciplinarians, and because they are eternally vigilant and exact from the pupils the best they can deliver. If those who are good writers will study methods of teaching and be more vigilant, and if those who write poorly will improve their execution, both will secure improved results.

Miss Stella Brodowsky, last year in Topeka, Kans., in charge of the writing there, is now in charge of the work in Springfield, Mo. Miss Brodowsky is one of the most successful supervisors of writing in the profession, and will make a success of the work in Springfield as she did in Topeka.

Halvor Stuvetro, who has been attending the Zanerian College during the past year specializing in penmanship and commercial education, is now teaching penmanship and commercial subjects in the Central Business College, Shawnee, Okla.

Mr. F. J. Duffy, last year in the Zanerian, is now supervising writing in Duluth, Minn., to which position Mr. W. G. Wisely had been elected earlier in the year, but who was "called to the colors" by Uncle Sam. Mr. Duffy will organize the instruction upon a high plane and a practical basis.

The Scrapbooks of the late W. H. Patrick, advertised by his son in this issue of the Business Educator, are gems of rare beauty in Penmanship art. They are among the finest and rarest in America. [Editor.]

Mr. C. E. Chamberlin, who last year supervised writing in the grades of Chattanooga, this year has charge of the commercial work in the new Junior High School, as well as of the penmanship in the grades. A special teacher of writing in each building reports each week to Mr. Chamberlin concerning her work, and he devotes one day a week to visiting and supervising the grade rooms. This will mean increased efficiency in teaching and consequently improved results. Much good writing is developed in Chattanooga.



Mr. W. E. Benscoter, a graduate of Harvard in the class of 1902, who also graduated from the Zanerian two years ago, has been elected Superintendent of Schools at Bethel, Maine, including three other school districts. Mr. Benscoter has had valuable experience as a commercial teacher, and during the past year has been doing constructive work on an educational committee in Massachusetts. Mr. Benscoter is a young man of high ideals, who will spare no effort to raise the work of his schools to the highest plane. We have never known a more sincere, earnest, conscientious, hard-working, unselfish teacher and superintendent. We congratulate all parties concerned.

NATIONAL COMMERCIAL TEACHERS' FEDERATION

Office of the Secretary

Kenosha, Wis., Sept. 13, 1917.

Editor B. E.:

This is to assure you that the machinery of the Federation is working beautifully to the end that we may have, under the new organization, the most profitable Convention ever held. Under the Constitution the executive committee, consisting of President Owen, Ex-President Slinker and the two members elected from the departments, is responsible for the program, and it has been hard at work on it for some time.

The President appointed Mr. H. A. Hagar, of the Gregg Publishing Co., and Mr. Guy M. Pelton, of the Public Schools at Evanston, to act with the Secretary as the general arrangements committee. The same liberal allotment of space has been granted by the hotel, and the arrangements committee is now preparing sheets and diagrams for the sale of exhibition space.

Already scores of members have paid in their annual dues, and we are confidently looking forward to a splendid time together. If you will begin to sound the call to arms through your paper, the entire membership will greatly appreciate it.

I shall be glad to give any information that I may possess towards fully informing the membership as to the things that are to be done.

Very truly yours,

Otis L. Trenary.



Miss Mary E. Kumbalek, Supervisor of Writing, Two Rivers, Wis., and a group of her Certificate Winners.

Wanted: To buy a good Business School.

J. K. L., care Business Educator, Columbus, O.

For Sale: Terms reasonable—one of the best paying medium sized business schools in the Northwest. Address P. S., care Business Educator, Columbus, O.

Specimens of penmanship from a number of pupils receiving instruction from Miss Louisa M. Spencer, who conducted a six weeks' course of arm movement writing in the San Diego, Calif., Normal, reveal unusual progress, as well as some very excellent penmanship. Both teacher and pupils are to be congratulated upon the progress made. Miss Spencer is an inspirational force in matters pertaining to freedom in writing.

Mr. A. P. Meub, in the Pasadena, Calif., High School, is not only a fine penman and a fine young man, but by nature and training he has developed into a popular and successful entertainer, his specialty being a dialect reader and impersonator.

Mr. C. D. Horner, of Shelby, Ohio, last year in the Zanerian, is now with Brown's Business College, Jacksonville, Ill.

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Lessons in Engravers Script, 32 pages	12c
96 Lessons in Ornamental Writing, 32 pages	12c
Madras Advanced Engravers Script, 32 pages	12c

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CAN YOU Write 30 Words a Minute in long hand as legibly as print? If you cannot, spend a few dollars with Jones. His copies are straight from the pen, his prices less than those of any other first class writer, and results are certain. Send for particulars.

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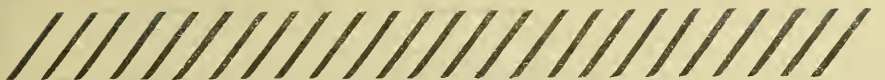
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ARE DEPRIV'D OF IT, BY SETTING BEFORE THEM
A DISAGREEABLE SUBJECT OF COMPARISON.



G. Brooks. Sec.



ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, O.

Roundhand has been in use for a number of centuries and today the bulk of the engrossing business is done in this style. No one who is skillful in this art needs to be without profitable employment. It is therefore not necessary to speak further of its merits and value. You need this style if you intend to do pen work or if you wish to be a teacher of penmanship.

The best ink you can use is Zanerian India diluted with about five parts water and about one-fourth part of gum arabic to one part of ink. Too much gum will prevent the ink from flowing freely and too much ink will make it too black and uninviting. Japan or good fluid will do for practice but not for actual work.

Use an oblique holder with the pen point elevated above the center. The publishers of the B. E. will be glad to supply you with a holder adjusted for roundhand for 15c, 40c, 50c, 75c or \$1.00. A Zanerian Fine Writer pen should be used on large work, while a 303 Gillott's should be used for writing below an eighth of an inch. Avoid a soft, coated or cheap paper. It pays to use the best.

The forms given in this course are used by the leading engrossers in the country. Because of the shaded down strokes the forms must be made with a slow hand and forearm movement. They cannot be made with a free movement like business writing. The hand should rest on the side more than in free light-line writing. The pen should be raised often—every time you come to the base line. One should use head and base lines until he becomes a master. Even then he should use them for fine work.

It takes patience and intelligent effort to win. Know the forms well before you attempt to make them. Practice without study is waste of effort and material.

The exercises given herewith are very important. Your success depends upon how well you master each one. Rule head and base lines, also a few slant lines at first. Get uniform spacing and slant. The down strokes should be uniform in thickness. Watch one thing at a time, and don't be afraid of work. See how nice you can get the tops and bottoms of the first line without retouching.

You will need to retouch some places where you fail to make it correct the first time. The turns should be studied carefully. Get them equally rounding, and graceful. Raise the pen on turns at the base line. Use a rather quick motion on the turns. You should use one-half inch ruled paper, getting your work as large as the copy. If you can make the forms large you can soon learn to make them smaller. Working on large exercises will enable you to grasp the forms and develop strength and boldness.

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\$ A DOLLAR BILL
will bring you specimens from two of Americas finest penmen.

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THE FUNCTION AND SERVICE OF HANDWRITING SCALES AND STANDARDS

Why? Scales and Standards of Handwriting are the result of need and demand. Superintendents and teachers need concrete illustrations and helpful aids to determine the progress, quality, and value of writing, and to be supplied with definite, practical, authoritative standards of accomplishment according to grade and condition. These are needed to show and define the essentials of Form as determined by legibility and sightliness; of Movement as determined by position and motor impulses; and Speed as determined by mental alertness and manual dexterity. The average teacher needs guidance in ascertaining the qualifications of her pupils in order to measure her own success.

How? Standards are determined by experts; by specialists; by professional, not laymen. Dentists, not farmers, treat teeth. Engineers, not mechanics, plan projects. Chemists and physicians, not Tom, Dick and Harry, determine the properties and uses of medicines. Educators, not business men, interpret educational policies; specialists determine the processes. Thus, when a scale to measure the essential qualities of handwriting was needed, educators indicated the plan by which penmen should develop the details. And this is just what Mr. Zaner, in co-operation with many specialists, schooled and skilled in penmanship methods and practice, has done. Thorndyke pointed the way; and Ayres collected specimens based upon reading, not writing, qualities; but penmen and teachers must determine the standards and develop the details.

Quality and Quickness are Equal in Value

What? The Function of Scales is to school the judgment and check reckless guessing and grading. The Zaner Scales show qualities in handwriting; present the essentials of Position, Form, and Movement; and indicate the rate of Speed, for different ages, grades, and conditions. Rate of speed is as important in producing writing as in reading writing. Process is as important as product.

Teachers have judged writing too much in the light of art and not enough in the light of language. Whereas writing must serve expression and not form; the spirit and not the letter. The writer needs guidance in order that he may better serve the reader. Standards of accomplishment need not be shown and defined in order that the teachers may have definite aims and ends.

Service. The purpose of these Handwriting Scales and Standards is to do precisely that which is implied in the title—to provide an exhibit of graduated specimens from Very Poor to Excellent, and to establish Standards in Form and Speed for passing grades as well as for special certification. Thus 70 is the Medium or Passing grade, about half way between the

Very Poor and Excellent. Less than 10 words a minute is Poor, and above 15 words a minute is Good in Speed.

If a handwriting is plain and grades 80 in form, but is slow and labored and grades but 50 in speed and movement, it should be marked 65. If it is marked F. 80, M. 50, average 65, the pupil will be quick to discover that it is necessary to improve in movement in order to raise his grade. The value of grading or marking papers is to acquaint pupils with their strong and weak points.

Slow writing has low value while illegible writing has no value. Form and movement must both be considered in rating writing. In order that movement may be free and graceful, position must be good. Thus position is fundamental and needs consideration. Writing as an act is quite as important as writing as an art, and therefore manner of writing is as vital as form of writing. And by "form" we refer to legibility and sightliness rather than to style or accuracy. And by "manner" we mean ease of execution, or movement. The use of the arm promotes ease and grace; whereas the use of the fingers tends toward labored irregularity.

Teacher. Unless especially good in penmanship technic, the teacher is apt to rate writing too high by considering only the form, and not the movement or rate of speed. Then, too, without some concrete exhibit of standards, one teacher will grade much higher than another. These Scales and Standards show in form and tell in words the fundamentals of Position, Form, Movement, and Speed, and thus establish a basis for comparison and judgment, which, while it does not insure absolute accuracy, does make it possible and probable to strike the nail more fairly and squarely than by hit-and-miss guessing. Teachers who study the Scales cannot but be better qualified to criticize handwriting more justly and grade it more fairly than without such examination.

Student. Pupils in the Seventh and Eighth Grades and High School should compare their handwriting with that on the Scale and estimate its grade. This will require comparison, examination of details, form analysis, quality of line, rate of speed, spacing, size, slant, etc., all of which enter into the conscience and execution of a good writer.

Students thus trained to criticize and estimate the value of their own penmanship cannot fail to improve while writing. To think good writing is to insure its acquisition, for like oral speech, care and consciousness are the keys to excellence.

Scales that Feature Form and Movement

Scale One exhibits writing done in Grades One and Two, and contains brief suggestions concerning the essentials of Position, Form, and Movement. Rate of Speed is indicated and quality of line shown. Size is illus-

trated and both pencil and pen technic given. The primary teacher here sees ideals executed by pupils six and seven years of age.

Scale Three shows the actual writing of Grades Three and Four. It, too, contains terse instructions and brief suggestions concerning Position, Movement, and Form. The rate of speed is given as well as different qualities of Movement and Form. The fundamentals of Position, Movement, and Form are stressed in the order in which they are named.

Scale Five for Grammar, High and Commercial Schools

Shows qualities as well as styles of handwriting. The printed instructions epitomize essentials and emphasize the importance of Position and Speed as well as of Form and Movement. The purpose is to illustrate writing, and not merely reading qualities, and thereby improve the writing by stimulating and informing the teacher and the writer.

Capitals, Figures, and Exercises are shown in three qualities, and the different rates of Speed are indicated. Passing and Certificate grades are indicated, and methods of marking are suggested. Surveys of Form, Movement, and Speed can be made by these Scales so that superintendents, and teachers can determine the efficiency of the writing product in both writing and reading qualities.

Scales that Measure both Writing and Reading Qualities

Standardization. To improve quality, to increase efficiency in methods, and to effect uniform grading are the ends aimed to be stimulated by these scales, rather than to promote some style or fix some standard of form or movement for all. Growth is a matter of unfoldment and constant change; therefore the fundamentals of health, legibility, ease of execution, and rapidity are encouraged by these Scales. Excellence, not style or formalism; efficiency, not mannerism, are the things that are worth while and enduring. Fads come and go; extremes develop and decline; medium slants and mediocre methods neutralize, not vitalize; movement drags or runs wild, but the essentials, legibility and facility, will endure as long as longhand records human thoughts. Individuality in form and manner is not destroyed but improved and made more serviceable by their use.

History. Much might be said concerning the historical evolution of these Scales; the investigations, observations and experimentations covering a quarter of a century; the collection, selection, and final choice of specimens to illustrate qualities, styles, and tendencies or faults; but to do so would but question the intelligence of the observer to see or the Scales to reveal the merits which an examination of them cannot but disclose.

Serviceable to the teacher and student is the excuse for being; neither



age nor pedigree, except youth and life—long love for the "art of arts," which recordeth human facts, fiction, and faith, are responsible for the Zaner Handwriting Scales and Standards. Their use is their best excuse for being.

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HENRY B. BROWN IS DEAD
Founded Valparaiso University
Born in Knox Co., Ohio

Valparaiso, Ind., Sept. 16—Henry Baker Brown, president and founder of Valparaiso University, died here tonight aged 69 years, after several years of declining health. He was born in Knox County, Ohio, educated in Ohio and came here in 1873, founding the Northern Indiana Normal School, which became Valparaiso College and later Valparaiso University.

Mr. Brown is survived by his widow, two sons and two daughters, Henry K. Brown, active in the university; Bruce Brown, Mrs. Helen Ave Brown-Stephens, Chicago, and Miss Ruth Brown, who resides here.

CARDS—FOR CARD WRITERS
Blank, Comic, Bird and Lodge. 6 New Penflourished Post Cards 10 cts. 100 printed name cards and leatherette case 50 cts. Agents wanted for printed name cards. Card writers' manual and sample cards 4 cts. W. McREE 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

Patrick's Scrap Books For Sale!

Two bookfuls of the most valuable specimens by the most noted penmen of the past fifty years:

Book No. 1 contains 175 specimens written by 65 famous penmen. Among them are 3 by Flickinger; 7 by Lehman; 8 by A. R. Merrill; 2 by L. Madaras; 9 by Lyman P. Spencer (these alone are worth \$50); 4 by P. R. Spencer, Sr., author of Spencerian System; 3 by Henry C. Spencer; 1 Capital Alphabet by A. L. Taylor, worth \$10. This book is worth \$15.00.

Book No. 2 contains 175 specimens written by 38 famous penmen. 8 H. W. Flickinger specimens; 12 by A. H. Hinman; 6 by H. W. Kibbe; 3 by C. W. Rice; 15 by P. R. Spencer, Jr.; 11 by Thos. J. Stewart; 2 by Henry C. Spencer; 6 by Lyman P. Spencer; etc., etc. This book is cheap at \$5.00.

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*Stimulating and to penmanship for students
and by the same means to teachers?*



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Farewell! The bravest of the land!
 With youthful hearts and sinews bent,
 To greater task no man is sent
 Than yours to purge a continent
 Where man is ruled with iron hand.

Farewell! O, true and noble sons!
 The land that gave thee freeman's birth,
 No richer land is found on earth,
 Shall pour in billions, yea its worth,
 The cause to save till victory comes.

Farewell! Thou soldiers of the free!
 Nor wealth shall be the only price;
 Our tears, our prayers, our hopes, suffice,
 Our living hearts a sacrifice
 Shall burn for world democracy.

Farewell! O soldiers of a cross
 The Lord of Hosts dost bring to bear;
 Be brave to teach men everywhere
 That Love and Truth and Right shall share
 In richest blessings, not a loss!

Farewell! God speed the hour and day
 When war shall see its grim scenes past!
 Return each brave heart crowned at last;
 Let Peace forever be steadfast
 Within all hearts of common clay!

By C. P. Eberhart, Com'l teacher, White Plains, N. Y., High School.

**BOOST THE B. E., AND THUS BOOST
 BUSINESS EDUCATION & PENMANSHIP**

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

How to Advertise. By George French. Cloth, 279 pages, illustrated, price \$2.00 net. Associated Advertising Clubs of the World, Merchants Bank Building, Indianapolis, Ind.

This is a practical manual by a master of the subject. The Chapter headings which follow indicate the scope and character of the book:

- I. What the Advertisement Must Do.
- II. The Personal Equation.
- III. The "Human Interest" Appeal.
- IV. Advertising Display.
- V. The appeal of the Display.
- VI. "What Has Art Got To Do With Advertising?"
- VII. What is Art?
- VIII. The All Type Advertisement.
- IX. Type.
- X. The Illustrated Advertisement.
- XI. Illustrations.
- XII. The Decorative Advertisement.
- XIII. Decorations.
- XIV. Optics and the Advertisement.
- XV. The Forms of the Advertisement.
- XVI. Getting the Copy Ready.
- XVII. Assembling the Units.
- XVIII. In Conclusion.

The Runaway Airship, and Other Tales, by Isaac Pitman & Sons, 2 West 45th Street, New York. 96 pages, card covered, price 45c.

This volume, one of the large numbers this company issues from time to time, is of special interest and value to Isaac Pitman shorthand writers.

Principles of Depreciation, by Earl A. Saliers, Ph. D., Ronald Press Co., 20 Vesey Street, New York City. cloth, 200 pages, price \$2.50 post-paid.

The volume is most timely and practical, the author being conversant with the subject and with methods of presenting it to others. The engineer who deals with physical properties and the accountant who devises ways of recording facts, are given concrete help in this volume how the two co-operating may make a subject commonly considered intangible quite concrete and valuable. Government rulings, law interpretations, business complexities all require that depreciation be determined from time to time. Diagrams add to the value of the book.



Office Organization and Management. By C. C. Parsons, Manager, Shaw-Walker Co. Published by LaSalle Extension University, Chicago. Flexible leather, 313 pages. Price, \$2.50.

"The successful organization of the present day is a complex affair. It is a well-done, finished compound that issues from the business caldron into which has been thrown such a diversity of ingredients as would have astonished the business men of an earlier generation."

The value and nature of the book are indicated in the list of chapter headings: Organization; Laying Out the Office; Office Employees; Office Training; Rules and Regulations; Discipline; Methods of Payment; Promotions; Increasing Efficiency; Suggestions and Ideas; Esprit de Corps; Vacations; Encouragement of Savings; Making Employees Stockholders; Pension Systems; Welfare Work; Machinery of the Office; Records and Systems; Advertising Department Records; Sales Department Records; Credits and Collections; Records; Order Department Records; Purchasing Records; Store Records; Shipping Records; Cost Accounting Records; Mailing Department; Supervising Office Work; Office Manager.

All these subjects are treated in the broadly human, common-sense spirit of the man who has wrestled with the problems and mastered them in actual practice. The office manager, he says, "must have had that experience which

gains for him a comprehension of the possibilities and limitations of human-kind; for he is to deal not with one class of employees, but with the succeeding grades from office boys, packers, and shippers, up to the highest executive."

Letters—A Brief Course in Business-Letter Writing. Paper, 24 pages, price 10c.

English for Boys — Material and Method. Paper, 16 pages, price 5c. Homer J. Smith, Author and Publisher, 414 Greenfield Ave., Milwaukee, Wis.

The author is instructor of academic branches in the Milwaukee Public School of Trades for Boys; also instructor in evening classes of the University of Wisconsin Extension Division of the Industrial Teacher's Course. The author has aimed to reach those pupils who have neither the time nor inclination for extensive study of the subjects named, and the material presented is interesting and intensely practical, particularly for pupils in seventh, eighth, and ninth grades who are preparing for the trades.

How to Choose the Right Vocation. Holmes W. Merton. Funk & Wagnalls Company, New York. Cloth, 302 pages. Price, \$1.62 by mail; \$1.50 net.

This volume provides a practical

means of self-appraisal for the purpose of enabling persons to discover their inclinations in order to know what vocations they are best fitted for and most likely to achieve success in.

Upwards of fourteen hundred professions, trades, and occupations are listed with requirements and possibilities of each. To find one's self is vital; hence the value of this book. It is the product of one who has had extensive and successful experience as Vocational Counselor in the Pace Institutes of New York City, author of "Descriptive Mentality," etc. The book is meaty explicit, exhaustive, thought-provoking, helpful, stimulating.

Retail Buying. By Clifton C. Field. Harper & Brothers, publishers, New York. 220 pages. Cloth, price \$1.25 net.

Retail Buying provides a simple and readable explanation of what is best today in buying principles and practice. The author has built around his own experience as a buyer and as a student and teacher of buying, and he has drawn upon the experience and the investigations of successful merchandisers in every line of retailing. Therefore, the book will be found to cover the subject briefly and concisely but yet completely. Adaptation of systems of large business to small has been given special consideration.

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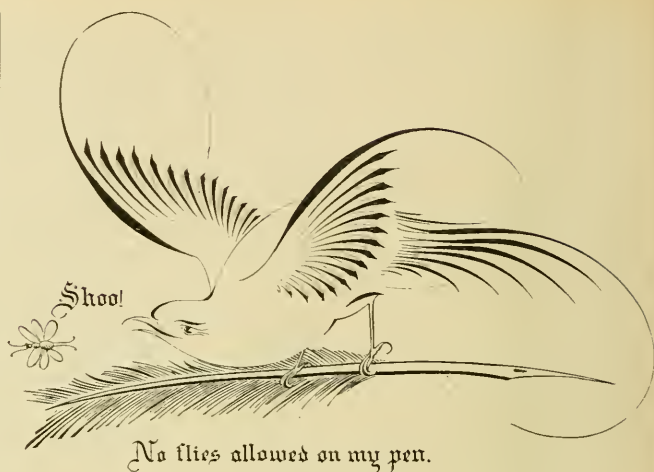
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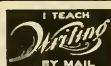
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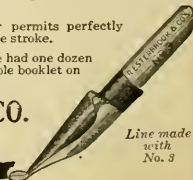
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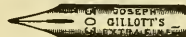
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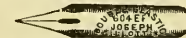
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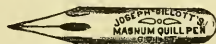
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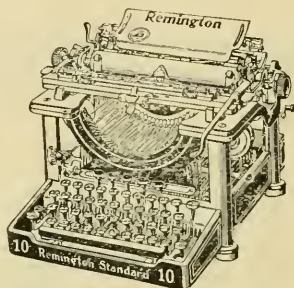
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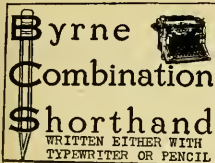
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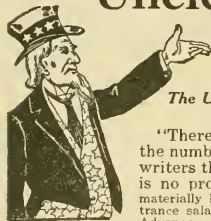
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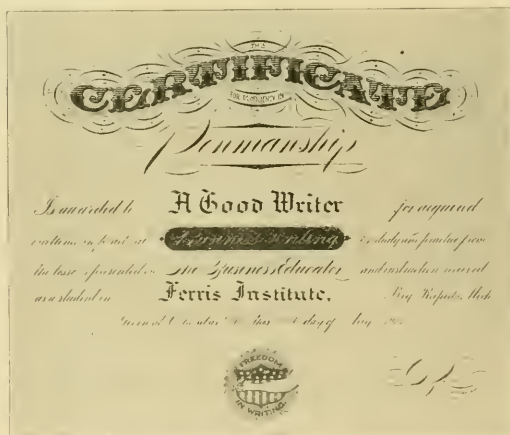
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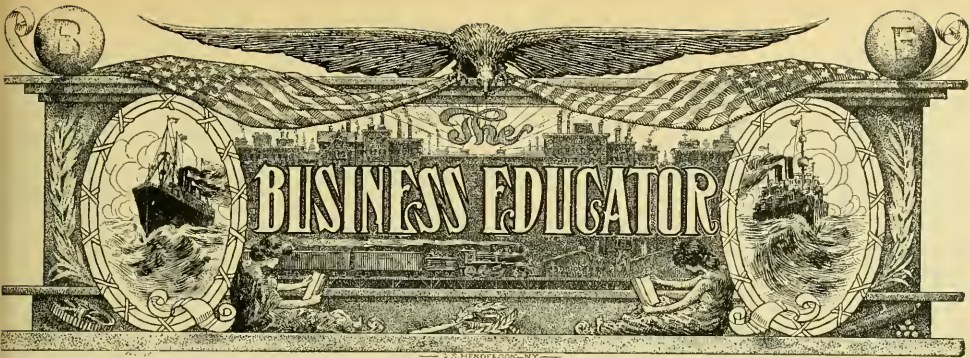
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VOLUME XXIII

COLUMBUS, OHIO, NOVEMBER, 1917

NUMBER III

THE BUSINESS EDUCATOR

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C. P. ZANER, - - - - Editor
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Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc. and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engraving, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

APPRECIATION AND ANTICIPATION

Surely the *Business Educator* has a lot of loyal friends and royal supporters among its subscribers and advertisers and contributors. Without them we could offer little in the way of a publication worthy of so splendid an array of professional support and friendship. Indeed it has been this unstinted and unselfish service that has enabled us to continue publication at our very low subscription and advertising rates. But increasing costs for all that goes to make up the *Business Educator*—paper, engraving, printing, composition, addressing, etc.—we need to secure as many subscriptions dating from September, 1917, as possible. And at this time, early in October, the clubs arriving in little, middling, and large groups, each doing "its bit" to win the war for greater freedom in writing and higher efficiency in commercial training.

We therefore appreciate the support in the past and anticipate a continuance of it. Many schools are requesting that we send the journals in bulk and that they will distribute them among the students. This expedites mailing and cuts the cost of cutting some stencils. Thanks.

WASTEFUL TEACHING

There is much waste in teaching out of time when it doesn't "take." "There is a time for everything," it has been said, and wisely so, and yet few seem to know when writing can be taught most effectively—in less time than any other.

There is much waste in teaching at a subject instead of teaching it—teaching so that it carries over and "takes"—catches fire, so to speak. Such teaching isn't even teasing; it's tantalizing, sort of annoying without either enjoying or benefiting. It is neither positively bad nor is it good—it is squandering effort and time.

Much of this wastefulness is in the name of movement—drilling children before they are old enough to appreciate or utilize intensive, mechanical, technical drill, intended only for adults.

Much good time is squandered by requiring young children in the first and second grades to spell and express themselves on paper, when they could do so orally in one-tenth the time and with even less effort. Precocity is a dangerous inheritance or acquisition through premature instruction. It is a symptom of premature decay.

Then there is wastefulness in failing, at the critical time, to get right down to "brass tacks" and deliver efficient, intensive, technical, practical instruction. So let us give some thought to timeliness and we will have more time for other things, and accomplish more in the ones we attempt.

NATIONAL COMMERCIAL TEACHERS' FEDERATION

Chicago, Dec. 26-29, 1917

Tentative Distribution of Time

Wednesday, Dec. 26, '17.

9:00—12:00 Special Meetings.

12:00—2:00 Open.

2:00—6:00 Special Meetings.

6:00—8:00 Open for Dinner.

8:00—10:00 Federation Reception and Dance.

Thursday, Dec. 27, '17.

9:00—12:00 Federation.

12:00—2:00 Open.

2:00—4:00 Departments (Private and Public Schools).

4:00—6:00—Round Tables.

6:00—8:00 Open.

8:00—10:00 Special Meetings.

Friday, Dec. 28, '17.

9:00—12:00 Federation.

12:00—2:00 Open.

2:00—4:00 Round Tables (Both Departments).

4:00—6:00 Departments (Private and Public Schools).

6:00—8:00 Open.

8:00—10:00 Special Meetings.

Saturday, Dec. 29, '17.

9:00—10:00 Round Tables (Both Departments).

10:00—11:30 Departments (Private and Public Schools).

11:30—12:30 Federation.

12:00—2:00 Open.

2:00—Open.



HANDWRITING SEED, SOIL, AND SEASON

The Importance of origin and germination of seed, of fertility and suitability of soil, and of climate and season, as concerns sowing, cultivating, and harvesting grains, cannot well be overestimated. Subject matter, pupils, and product in teaching and learning, are as vitally important as seed, soil, and season in agriculture.

The Alphabet is the seed the human mind and muscles are the soil, and nature and need are the climate and season for the sowing, cultivating, and harvesting handwriting. The simile between cultivating the soil and the mind and hand is suggestive and illuminating, and will aid in making clear some abstract problems.

The Form of Handwriting should be determined from the best usage of it by the best writers. It is and of necessity should be the outgrowth of usage, supplemented by experiment and trial with the view of improvement. And, like the seed, it should possess the qualities of life—of germination, of development, of reproduction, of improvement, of meeting new environment, situation and need.

The Alphabet should therefore have an historical background of service—of the widest usage and most efficient service, in literature, in commerce, in social life, on the farm, in the workshop, and in the school. The last is the germinating, propagating, developing human institution for service in vocational life.

Letter Forms should be flexible and adaptable to meet the needs of growing and changing childhood as well as of individual and vocational peculiarities and needs. Style of letter should be the outgrowth of service, not of theory or whim of which such a fad as vertical writing was the mushroomed product.

The Basis of Production for these Letter Forms should be the manner in which they are executed by the best writers in the various vocations in which writing is extensively employed such as in literature, in commerce, in the home, and in school. Service, of the universal and successful type, should indicate the soil in which to grow right writing activities. It is upon this basis of movement, and this only, that permanent progress can be made, and the extremes of copy-book, cramped, script drawing, on the one hand, and of commercialized promotion of "muscular," spasmodic, erratic scrawling, on the other hand, be avoided.

Our Script Alphabet is an evolution of the Italic and Roman letters, adapted to quickness in execution. About one-half of the capitals are but enlarged and modified small letters. This is a matter of conservation by utilizing the same motion and skill in the capital employed in the small letter.

What Soil is in agriculture, the human mind and muscle are in handwriting.

The human mind receives the impressions, as the soil the seed, ideas are germinated, and the muscle is quickened into an act called writing.

The mind through the eye, ear and touch receives impressions of letter forms, and these become percepts and symbols of sounds to be utilized in expressing and recording thought.

Perception is the result of sensations from without, while production or execution is the result of impulses from within. Inward sensations through the eye, ear, and tact sensitize the brain which becomes the germinating bed of ideas. Outward impulses through the nerves and muscles sensitize them and they become the mediums of expression.

Sensitized Muscle, like fertilized soil, provides the vehicle for life expansion and expression from within. The eye is the chief medium of form perception, but it has little to do with production except in conveying impressions to the brain of the shape, proportion, size, slant, and other details of letter formation. The muscle is the chief medium of form production, as execution in free or rapid writing is dependent upon feeling rather than sight. Sight only arranges the writing on the page; muscle attends to the details of production.

Touch is usually associated with the surface of the skin, but there is a kind of touch which does not extend outward as far as the covering to the body, which in reality performs the world's work, which I term motor sensation or motor touch. It gives us sensations of weight, resistance, and motion. It is the sensation or impression produced by or from motion. The nerves are connected to muscle tissue rather than to skin. They thus carry to the brain sensations of muscle activities or happenings.

These Motor Sensations are what inform us of the fruits of effort—of the sensation of effort—of the sensation of motion, which in reality, underlies all of life's basic activities such as walking, eating, talking, etc. Perhaps Motion sensation would be a better term than Motor sensation, because motor is associated with impulses, which are the sensation from the brain to the muscle, instead of from the muscle to the brain as in Motor or Motion sensations.

Motor Impulses are the messages sent from the brain to the muscle, informing it of some activity or act it desires performed. It is the out-carrying or efferent impulse, stimulating all activity and performing all acts. It is the power which moves all animals, but in man it is stimulated by intellect as well as by instinct. The in-carrying or afferent sensation acquaints us with muscular activity, effort, and motion.

What Season and Climate are in the vegetable world, Time and Condition are in the evolution of handwriting. Climate and season are as important as seed and soil in the growing and gardening of crops. Timeliness in training to write is as vital as Form

and Muscle, because it has to do with growing boys and girls.

"There is a time for everything," we have long since been told, but as time goes on we do not have much time for anything, consequently the need of conservation of time in order to utilize it advantageously. Time and effort are frequently wasted by attempting to employ them out of season. For just as surely as there are seasons for sowing, when crops will be most abundant, so there are conditions and times when teaching is most productive of results.

The Child from six to ten years of age is too young to master writing. He may attempt, but the product, although wonderful in its mushroom development, is rarely ever lasting or positively beneficial.

The Boy and Girl from ten to fourteen years of age usually delights in dexterous games, active sports, and skillful employments. Muscle is then growing and nerve power co-ordinating. Both need exercise through work or play, it matters little which, but it matters much that either or both be provided.

Writing is the most skillful universal art, and especially suited to grammar ages and inclinations and needs. This, then, seems the most fruitful season for penmanship cultivation and development. The seed may be sown, and germination may take place in the primary grades, but it takes the direct and intensive rays of the early summer's sun in the first years of the grammar grades to produce the maximum improvement in handwriting, or in anything of a skillful nature that properly comes into the experience and understanding of children of this age.

The years following are more apt to be vigorous rather than skillful periods, when strength rather than suppleness will be the goal, and when endurance rather than delicacy of action will be the ideal. It can be promoted during the Junior High period when expert instruction is provided to stimulate rivalry and emulation, and when motives such as credits or remunerative employment are offered as inducements for excellence. And it should be so ordered in every Junior High period to complete the work begun in the Grammar period.

The Grammar period, however, is the time most fruitful, particularly from the Fourth to the Sixth grades, for the highest percentage of improvement, and it is in these years that pupils should be provided with the most skillful and painstaking instruction, and from twenty to thirty minutes daily for practice.

Concluding and condensing, let us repeat, that if the Letter Ideals are in accordance with well-tryed experience; the Mind and Muscle quickened through intensive and intelligent practice; and the Timeliness of the instruction suited to the periods when skill acquisition is interesting and fruitful, then and then only may we expect to justify our efforts in the results produced.

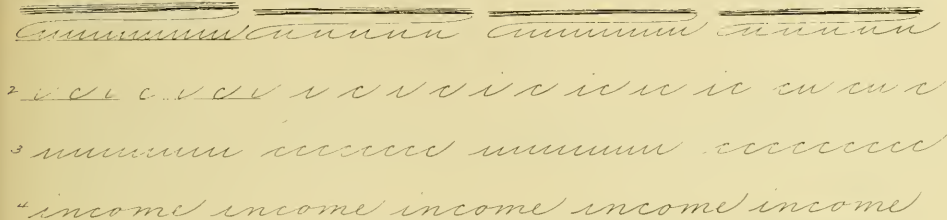


Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

You can have a live, interesting Penmanship Class by having your pupils use the B. E. Club us hard—QUICK!



EXERCISE No. 11

Line 1. Make six strokes back and forth, then without lifting the pen join with the points and turns. See that your down strokes come straight to the line. If you make only three groups to the line put more i's or u's in each group. Do not make the points farther apart than is shown in the copy. The space between the parts of the letters depends on the slant of the up strokes. Note how each u is made to stand out alone in the second and fourth group. The side of the hand must not touch the paper.

Line 2. The small c is almost like an i with a little hook on top. Try to make the down stroke straight. This is difficult because of the curve on top and the curve in the line.

Line 3. Alternating with these two exercises will help you to get the down stroke of the c correct.

Line 4. Write the word "income" at least five times to the line and at the rate of fifteen or twenty times to the minute.

1 2 3 4 5 6 7 8 9 0

10'01 21212 31313 51515 81818 1234567890
 10'01 21212 31313 51515 81818 1234567890
 10101 21212 31313 51515 81818 1234567890
 10101 21212 31313 51515 81818 1234567890
 10101 21212 31313 51515 81818 1234567890
 40404 60606 70707 90909 89898 1234567890
 40404 60606 70707 90909 89898 2345678901
 40404 60606 70707 90909 89898 3456789012
 40404 60606 70707 90909 89898 4567890123
 40404 60606 70707 90909 89898 5678901234

EXERCISE No. 12

If you are in a business college or a business office it is very important that you learn to make plain, small figures so that you can keep your ledger and other bookkeeping books neat and accurate. Figures made properly can easily be made at the rate of 100 per minute. Do all the practice in groups with the figures in columns. See that the top of each figure is directly under the top of the figure above. This will keep the columns straight. Make two lines for each space on the paper, one on the line and one between. This will keep you from making them too large. Practice the groups as they are shown in the copy only double the length of the columns. Keep the hand and arm in the proper position and you will not need to pay any attention to the movement used in making figures—it will come naturally.

The following suggestions will help you in the study of the forms: The one is made short and straight with a touch light enough to keep from spreading the nibs of the pen. The naught starts with a curved down stroke and finishes with a curved up stroke. In making the two, three, seven and eight place the pen a little heavily on the paper to get the start. The two is made with one curve and one straight stroke, any more than this is superfluous. The straight stroke is not quite parallel with the line on the paper. The reason for this is apparent if your paper is ruled. The three is two curves joined making a little loop in the middle, which becomes a "blind" loop when made small but never a sharp open point. Three straight strokes make a good four. Study the arrangement of the strokes. The top of the five should join always. Start the six down and finish it down, and it will always look like a six even though the form may be poor. Two straight strokes make a good seven and in rapid writing it is well to cut the corner a little. The corner on the four may be made a little rounding. A double curve down and one curve up makes a good eight. The nine is an unfinished small letter g. Remember to group the figures when practicing.



"Aaaaaa Aaaaaa Aaaaaa Aaaaaa
2 ai ai av av ai ai auau uau auau
3 man man man manner manner manner m
4 autumn autumn autumn autumn autumn

EXERCISE No. 13

Line 1. Start the capital A with a down stroke and finish it with a down stroke. Finish each group with a small a. The dotted lines show the course of the pen point while not touching the paper. Move the arm to the right after each group.

Line 2. Note that the last part of the a makes an i. The initial up stroke is not necessary except to combine with other letters. Join them on top without making a hook like top of a small c.

Lines 3 and 4. In the word practice make all the down strokes come to the base line on the same slant. The last part of a letter m is the same size and shape as the first part. The final letter r is made like an unfinished n and is quite common.

[illegible]

EXERCISE No. 14

Line 1. The first part of the line is not new to you. Try them one-half space high. Count for the down strokes. Do not lift the pen until you finish each group. In the last two groups count for 20 to 30 strokes and do not slow up when you change to the turns on the line.

Line 2. The small t should never be more than one-half space high and is open about half way up. When they are made tall it is difficult to keep from looping them. Do not lift the pen at the top.

Line 3. Plenty of time with none to spare. Note the spacing between the words.

~~zzzzzzzzzz~~ zzzzzzzz ~~zzzzzzzzzz~~ zzzzzzzzzz
² d d d d d d d d u d u d u d a d a d d d d d d d d d d d
³ g g g g g g g g g g g g g g a g a g a g a g a g a g a g
⁴ g a g g i n g g a g g i n g g a g g i n g g a g g i n g g a g g i n g

EXERCISE No. 15

If you have learned to make a good small a and t this exercise will be easy. The d is an a with a stem on the top. The stem should be made short enough so that the retrace can be made easily. Note that one d on the second line is made with a loop. This is all right for the final d, but if you loop all the d's you will have trouble with the t unless you are a skillful penman. Make the loop of the g not more than one-half space below the line. This is very important, as the short loops do not interfere with the writing on the next line. The up stroke of the loop crosses the down stroke on the line. The final g may be made like a figure nine.

¹ sss's's's' s s s sss's's's's's's's's's
² sums sums sums sums sums sums sums
³ ~~xrrrrrrr r r rrrrrrrrrrrrrrrrrrr~~
⁴ rinse rinse rinse rinse rinse rinse ri



EXERCISE No. 16

Line 1. The down stroke of the s is a double curve with more of the right curve than the left. The slight left curve makes the point on top. There is no need of a pen lifting in making an a. The long connecting stroke should be kept on the line. This makes an excellent movement exercise.

Line 3. The first and last strokes of the r are like an i. The top part is where the difficulty lies. Study that part carefully and when you get it in your head it will not be long before you see it on your paper. The r and s are not so difficult when you know how.

ODDS AND ENDS

Any rough ragged lines on your page are the fault of the pen, or they are your fault. If they are due to a poor or worn out pen throw it away. If your pen is new it does not necessarily follow that it is a good pen. Sometimes the new points are bad. A good pen held properly will make a clean-cut line if the touch is light and even. A tightening of the thumb and fingers on the holder when making down strokes makes heavy lines and soon spoils the pen point. Dropping a pen on the floor does not have a tendency to improve it, and trying to "doctor" a pen is utter waste of time.

To much stress can not be laid upon the importance of good plain figures. When a figure is made poorly or illegibly it is nearly always due to too much rather than too little movement. Figures should be painfully plain. Any effort to make ornate business figures is always out of place. In writing, if one letter or word is not plain the context helps to decipher the meaning. This, of course, it not true with figures.

The small r and s are made the least bit higher than the other minimum letters. This is to make the body of the letter large enough to be uniform in size with the other "one story" letters.



Practical Writing for Practical People

By C. SPENCER CHAMBERS

Director Commercial Education, Covington, Ky.

Are you doing your "bit" in the fight for good writing?

Club the Business Educator NOW.

Plate XXVIII. Write the ledger headings larger than your average writing. Try writing each title in the center of the page, leaving an equal margin on both sides.

Nearly half of the capital letters appear in this plate.

Merchandise Real Estate
Office Furniture Freight
Loss & Gain Bills Payable
Bills Receivable Expense
Dr. Cr. Accounts Payable
Accounts Receivable Cash
Interest & Discount

Plate XXIX. Cut paper to the size of a bank check, and write one well balanced. There are three sizes of writing to be used here.

No. 5 Americus, Ga. May 5, 1917.
 The Home Bank
 Pay to the order of E. M. Newton — \$50⁰⁰
 Fifty ⁴⁰/₁₀₀ ~~~~~ Dollars
 C. W. Broon

Plate XXX. After practicing on this billhead, select the names of some of the prominent stores of your town and substitute on the second line.

All business forms should be memorized.

Salem, Mass. Jan. 5, '17.
 Messrs. Spring, Sturt & Co
 Baltimore, Md.
 Bought of E. M. Miller.
 Terms 90 da.

Plate XXXI. Try to make the same arrangement as given in this promissory note. Should you substitute names, use only fictitious names. Notice closely the combinations used in the signatures, and they will recall to your mind some of the early letter exercises given in this course of lessons. Practice the three signatures before taking up the note in its entirety.

\$500⁰⁰ Newport, Ky. May 7, 1917
 Five months after date I
 promise to pay to the order of
 The Columbus Light Company
 Five Hundred ^{no}/_{1,000} ~~~~~ Dollars
 Value received
 W. W. Vance & Co

\$450⁵⁰ Chicago, Ill., Sept 7, 1917.

Thirty days after date pay to
the order of The W. W. Winn Co.
Four Hundred Fifty ⁵⁰/₁₀₀ Dollars
Value received and charge to account of
To C. C. Cramm.
No. 17 Due 10/1 Norwood, O. W. M. Brinker.

Plate XXXII. This is the closing business form. After making several copies, substitute the names appearing in Plate XXVII.

\$300⁰⁰ Willis Mo Aug 4 1917
Received C. W. Miller & Company
Three Hundred ⁰⁰/₁₀₀ Dollars
In full of account.

C. W. Kautz

Plan your work ahead and stick
to it—rain or shine Don't waste
sympathy on yourself. If you are
a gem somebody will find you.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

HANDWRITING, PEDAGOGY AND PRACTICE

Elsewhere in these columns will be found an article entitled "Handwriting Seed, Soil, and Season," which is the first of a series the Editor will contribute upon topics pertaining to the Pedagogy and Practice of handwriting.

We shall be pleased to receive comments upon the problems touched by those who have convictions and courage to voice them. Truth is the thing sought, not exaggeration.

The end is not yet in the teaching or in the art of writing, and the art of both teaching and writing is undergoing important changes and must continue to do so in order to keep up with the times and serve humanity.

From the extreme vertical and formal systems of writing the pendulum has swung to the other extreme of movement mannerism, so that in order to avoid the reaction which followed the vertical, we must now close to the line of universal service in the teaching of writing, keeping in mind that handwriting is a means of expressing and recording ideas in the form of language and not merely a species of muscular gymnastics.

TWO EXTREME METHODS AND THE GOLDEN MEAN

In the teaching of writing to children, we have extremists as in other things. They come and go with the times. Fortunately we also have those who harmonize and modify these extremes into safe and progressive practices.

Some educational extremists believe in allowing the child to write almost any way just so it succeeds in copying a certain number of words and doing a given amount of sentence work, no matter how, or with what results to his penmanship.

On the other hand some penmanship enthusiasts recommend drilling children on exercises, letters and simple words from one to three years before using writing as a means of expression. They do not comprehend that drill may be injurious as well as beneficial, and that it is needed as a vehicle for other subjects.

The true way, the B. E. Way, recognizes that drill as well as thought are necessary for both child and subject, and plans accordingly to develop writing for thought purposes at the earliest opportunity consistent with age and difficulties involved.

The safe, sane, efficient way is to combine drill for mechanical skill with writing for mental development, thus training the hand to serve the head. Too much drill delays thought work and too much writing impairs efficiency. This course correlates thought and act in a pedagogical and practical manner and thereby avoids the evil effects of over drill or no drill.

Mr. J. K. Renshaw, for many years with Heald's Business College, Los Angeles, is now teaching accountancy and penmanship in the Jefferson High School, Los Angeles. Mr. Renshaw got his start in Illinois many years ago under L. M. Kelchner, now at Seattle, who for a quarter of a century was one of America's most expert, all round penmen. Mr. Renshaw reports a large enrollment in the penmanship classes. He is a fine instructor, and will make good in his new position.

H. W. West, of the Rider-Moore & Stewart School, Trenton, N. J., reports that their September enrollment this year was the largest in the history of their institution. As evidence of this fact Mr. West sent us a list of one hundred and eighty-eight subscriptions. Surely this is a good start and indicates an unusually flourishing condition of the R. M. and S. School.

PARTIAL CONTENTS

**Of the Professional Edition of
this Number of the Business
Educator**

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Civil Service Preparation, J. F. Sherwood, International Business College, Ft. Wayne, Ind.

Efficiency in Teaching Bookkeeping, Arthur G. Skeeles, Peabody H. S., Pittsburgh, Pa.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Methods of Teaching Bookkeeping, D. Walter Morton, A. M., C. P. A., Dean of the School of Commerce of the University of Oregon, Eugene, Ore.

Commercial Training, Charles F. Rittenhouse, C. P. A., Boston, Mass., University College of Business Administration.

Federation Announcements.

News Notes.

Writing ^{FOR}
Business

EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating to
Commercial Education**

THE TRANSITION

These are momentous days! Ideas are born. Ideas are flashed from without the consciousness of man. New practices are adopted. Old modes are scrapped. Government regulation beats socialism to the goal. Man is conscripted; then incomes and profits. Flying is less sensational than motoring but a few years ago. Thinking is conformed or quelled. War quickens and deadens—it is the fruits of ambition and ego plus, involving all mankind, and most of animal kind.

But from the conflict there will come concord—or another dark age of suspicion and excess. We cannot continue as in the past; for the time being we have ceased living, we are fighting and working for our lives, for our living, for our political ideals (if we have not lost them), for world democracy and peace.

There is hope in that many are working who never before worked, that many are serving who never before served but self, that many are giving who before hoarded, that many are sacrificing because others sacrificed for the freedom we have not fully appreciated.

From the bondage into which we are being plunged by both the misguided madness which brought on the war and the stern wisdom and conforming efficiency which is endeavoring to put it down, we believe there will come the heritage of a finer and freer freedom, of a more unselfish and sincere service, and of a simpler and more sanitary mode of living than humanity has ever experienced.

In the meantime and to that end, commercial teachers and students have much to do and dare to win in the struggle of preparation for the struggle of life.

"Flying is a business" said an officer the other Sunday at the Aviation Field near Dayton, and so it was, as each mother's son flew just so far, so high, and so long, and then returned safely and so gracefully to mother earth, to go through other maneuvers less spectacular but no less difficult than in the open and up in the air.

And so it happens that all activity is conforming to the rules of business. Even agriculture is about 30 business and 50 farming. This business is a part of life's activities and business education is the most attractive type of learning (next to aviation) before the youth of America. The business college and the commercial department are therefore reaping a harvest (strongly feminine), but a harvest just the same. And the game they need to play is to meet to-day's demands, not those of yesterday.

Intensive endeavor is the key to the situation, for the commercially trained man and woman are needed now as never before, and after the war they will have still larger battles to figure out and finance and inventory and plan and provision. So on with the preparation that strengthens the weak places and safeguards the strong points while allowing experience to develop the whole.

CHICAGO AND THE FEDERATION

It is not too early to begin to plan to attend the Twenty-first Annual Convention of the National Commercial Teachers' Federation, to be held in Hotel Sherman, Chicago, December 26-29, 1917.

Under the new organization the Federation is composed of two main departments — Private Commercial School department, and Public Commercial School department—each of which is subdivided into various round table divisions such as book-keeping, shorthand, typewriting, penmanship, etc., one-half of the time of each department being devoted to round table discussions and the other half to regular departmental programs of interest to all.

About one-half of the time is devoted to the Federation program comprising both of the departments, in which all gather to participate. Thus about 25% of the time will be devoted to round table discussion; about 25% to departmental discussion; and about one-half of the time to Federation discussion. This may not be the exact per cent. of time devoted to each, but it will serve to illustrate the three fold function and service of the Federation, the departments and round tables.

In connection with the meeting, either before or after, there will be held some special systems and methods of schools or conventions, announcements concerning which will probably appear in trade organs.

We have received encouraging communications from the President, H. M. Owen, Decatur, Illinois, and the secretary, Otis L. Trenary, Kenosha, Wisconsin.

The President of Public Commercial School Department is J. A. Book, South Division High School, Milwaukee, Wisconsin, and the President of the Private Commercial School Department is F. L. Dyke, Dyke School of Business, Cleveland, Ohio.

Because of the organization of the Federation and the unusual demand for commercially trained people to meet the needs of the times, the meeting promises to be a big success. Send your membership fee, \$2.00, now to the Secretary to assist in the promotion of the good work, and then, if possible, attend the Convention and partake of the benefits.

TRAINING FOR FOREIGN SERVICE

Training for foreign service is discussed in Bulletin 37, 1917, just issued by the Bureau of Education of the Department of the Interior. This bulletin gives an account of the recent conference on this subject, which was held in the city of Washington, on invitation of the Commissioner of Education in co-operation with the Director General of the Pan American Union, the Director of the Consular Service, the Chief of the Bureau of Foreign and Domestic Commerce, and the Organizing Secretary of the Conference, Dr. Glen Levin Swiggert, Assistant Secretary General of the Second Pan American Scientific Congress. The bulletin prints in full the addresses of the Director of the Consular Service and the President of the National Foreign Trade Council.

"Training for foreign service," says Dr. Swiggert, who prepared the bulletin, "must be based upon satisfactory courses in commercial education. Industry, trade, and diplomacy are working conjointly in creating a new international policy for the nations of the world. The technique of commerce must be familiar to the consul and diplomat of the future. The social and religious welfare of a nation in foreign fields, with or without the supervision or patronage of the government, can not be efficient without training in foreign relations courses based on the fundamentals of commercial education."

The address of the Director of the Consular Service, Mr. Wilbur J. Carr, deals at length with the functions of consuls of the United States, the organization and administration of the consular service, and the qualifications for entrance. Mr. Carr does not accept the view that business experience is indispensable to a successful consular career. "Some of our business men," he says, "are fond of the view that the consular service should be made up of men who have had practical business experience, and this view exists not only to some extent in the United States but also in Germany and Great Britain, and presumably in France and other countries. It is based, however, on the fact that business men see only one phase of the activities of consuls, namely, that of direct promotion of commerce, and they overlook several other important duties of consuls." Another objection to the proposition that consuls should be trained business men is that the Government will never be able to induce a large number of men of a high order of ability to give up the independence and rewards of a successful private business for the meager compensation now or likely to be offered, and the unsuccessful or mediocre business man is not wanted."

Enlightened business men of the United States, as well as of other commercial nations, are of one mind

(Concluded on page 28)



MENTAL MEANDERINGS

CARL C. MARSHALL
516 Reaper Block, Chicago

A la Carte vs. Table d'hôte

A lot of people in this world want what they want when they want it.



In other words, they like to choose things for themselves. That explains why so many hotels have gone over to the European plan, with an a la carte cafe attached. It also explains the continued popularity of the private school, which for the most part, offers education on the a la carte plan. When, some twenty years ago, the high schools began to turn their attention to commercial education, a lot of people thought they saw the early finish of the business college.

Why would people pay out good money for something that could be had for nothing? The argument seemed plausible, but it soon became plain that it wasn't going to work out that way. So far from driving the private commercial schools out of business, the commercial departments in the high schools actually seemed to benefit them. This soon became so apparent that my friend George Brown, probably the most clever and astute business school man in the country, always encouraged the local authorities to put commercial work into the high schools in towns where his schools were located. Brother Brown's theory was, that the advertisement of and recognition of commercial education incident to the starting of these departments, reacted in favor of the business college, and was, in fact, a sort of endorsement of its work. Then when the students began to find that it took from two to four years to get the commercial training in the high school, which they could get in one-third of the time by the more intensive work of the business school, they naturally chose the latter. The time they could save amounted to more than the tuition. At the business school they were not required to take a lot of things like algebra, German or French, commercial geography, civics, etc., when what they were after was bookkeeping, shorthand, type-writing and penmanship, things that had a direct relation to getting a job. Now, mind you, I am not arguing either for or against the elaborate high school course, I am only trying to show why it did not drive the business college out of business.

So long as the private school offers a menu from which its patrons may select what they want, it will not be put out of action by the schools that hold their patrons to a required course. The people who have been getting ready to attend the funeral of

the business college may as well lay away their mourning weeds, and their crepe, the patient continues to improve, and from present prospects it will be a long while before the undertaker will be needed.

The Rise of Woman

It was about a century ago that Washington Irving wrote as follows: "Providence has beautifully ordained that woman, who is the mere dependent and ornament of man in his happier hours, should be his stay and comforter when he is smitten with sudden calamity." Of course, Irving, being a bachelor, was sentimental. All bachelors are; that is mainly why they do not marry. But the idea embodied in this beautiful sentence fairly reflected the attitude of the average American toward woman in those days. Above the peasant or poorer working classes, women were generally mere pampered pets, ornamental rather than useful, with few responsibilities, and still fewer duties, and these few, relating solely to marriage or motherhood, either prospective or actual. Such a thing as a woman's having an occupation, much less a profession, was almost unheard of.

Even when I was a boy, the sight of a woman selling goods in a store, or acting as an office clerk, would have been a nine days' wonder. A few of them taught school, but these were usually pitied, or sneered at. In short, in those funny old days, there was very little for any nice girl to do but sit around, in sweet receptivity till the longed-for Prince Charming should show up and appropriate her.

But, how completely has all this passed away! Today there is hardly a vocation that is not open to women, and they have almost monopolized many of them. More than four-fifths of our teachers are women, and hundreds of cities and counties have women superintendents. Most of the clerking in our drygoods stores is done by women, and if you will go into any big business office in Chicago, you will find at the desks more women than men. We now have women doctors, lawyers, preachers and editors, and many men of big business employ women as private secretaries. Furthermore, the war is taking millions of young men from our industries, whose places will be filled by women, who will soon be acting as freight handlers, car conductors, chauffeurs, and workers in machine shops.

Taken all in all it is a profound and far-reaching social revolution. There are certain pessimists who believe it is a bad thing for the race, but I cannot see that it is working out that way. I believe that this big burden of work and responsibility that is being taken over by women will give us an infinitely stronger type of woman, both mentally and physically, than we had under the old system. Very likely, the women will lose something of that dainty and shrink-

ing delicacy and refinement that met the ideas of womanhood fifty years ago, but our sisters will gain in common sense, self-reliance, and mental and physical efficiency. Certainly this should react favorably on posterity. Our boys and girls will have stronger and better mothers than were supplied by those clinging, lily-fingered ladies of Irving's time.

With women doing about everything that men do, and sharing all social and political responsibilities with men, the vine-and-oak tree metaphor will go into the discard, and we shall hear no more about women being "the mere dependent and ornament of man in his happier hours." It will be a little tough on the old fogies and sentimental old bachelors, but it will be much better for all the rest of the world.

So, go to it, sisters! We would rather have you as companions, and pals and helpmeets than "ornaments and dependents."

Some Surprises

I have always rated myself a pretty good American, and like a lot of other Americans, of old time native stock, there have been times when I have felt a certain resentment to see hordes of foreigners swarming into this country sometimes at the rate of four or five hundred thousand per month. It has seemed to me that this incursion was a distinct menace to our country, especially when they were rounded up by hyphenated politicians, naturalized by droves, and, in many states given the franchise before they could read or speak English or know a word of American history. It looked rather rough, to see Boston captured by the Irish, and New Jersey and Pennsylvania over-run by Sicilians and Polaks, and various disagreeable varieties of Huns and Slavs. Neither did it seem good to watch Wisconsin being gobbled up by the beer-drinking Germans, and pioneer American states like Nebraska, Minnesota, and the Dakotas, becoming as Scandinavian as Stockholm or Copenhagen. It was hard to see how these groups of aliens could become as good patriotic citizens as we of the older generations.

Yet note a few things that have happened in these perilous days of 1917. In one precinct in Chicago, more men responded to the selective draft than there were registered voters. Was that precinct along the Lake Shore Drive, or down in the elegant purlieus of Hyde Park, or Englewood, where the comfortable and smug breed of well-to-do native Americans foregather? Not a bit of it. This banner precinct of patriotism is over by the stock yards, where you may walk four blocks without hearing the English language once. Furthermore, the regions inhabited by Poles, and Scandinavians, and Bohemians, supplied volunteers in a ratio of about two to one over the quota given by the American wards.



In subscriptions to the Red Cross, and to the Liberty Bonds, and in volunteering for the Army, German Milwaukeee was far ahead of many of our native American communities.

In my own town of Cedar Rapids, Iowa, where the population is nearly one-half Bohemian, our army quota was more than made up by volunteers, so that not one citizen was drafted.

I have been in Milwaukee this week and went to a picture show where "The Slacker" was presented. It is one of the most intensely patriotic and pro-American plays of movie-dom. I did not think that in this city of Germans it could draw a score of people, but it crowded the theatre to capacity all week, the manager told me, and from the beginning to the end every patriotic scene or sentiment, and every anti-German slam was greeted with deafening salvos of applause.

In Chicago, pacifism, and slackerness, and carping copperheadism, have from the very beginning been most in evidence in the silk-stocking districts where native Americans are most numerous.

So I have to give it up that these adopted Americans are at least as good patriots, as my crowd, and apparently better. It is a little humiliating, but I have to be glad that it is so. We have more blood brothers among our aliens than we thought we had, and they did not fail in the test.

November Not So Bad In one of the "McGuffey's Readers" that we used to read through every year in the district school, there was a piece that started off like this:

"The melancholy days are come,
The saddest of the year,
Of wailing winds, and naked
woods,
And meadows brown and sear.
Heaped in the hollows of the
grove,
The withered leaves lie dead,
They rustle to the eddying gust
And to the rabbit's tread."

There was a lot more of it, and it wound up with a weepy allusion to somebody's funeral.

Of course, November was meant, but I never could see and can't yet, why good old November should come in for such a knocking.

True, the trees were naked, but that only helped us to see how graceful and shapely they were. Then it also helped us to see the squirrels better, and November was just the time to bag the big fat and wary ones.

The winds did howl around the corner of the house, and down the chimney rather noisily, but it only made the big hickory log fire the jollier. There were a lot of dead leaves about too, but what glorious bonfires they made when we went out into the woods at night to look for Brer Possum. And if they helped to betray the presence of pussy-footed Mr.

Rabbit, so much the better for us when we were out to capture Mr. R.'s scalp.

It was in November when we piled up the cribs with golden corn, and rolled the pumpkins into the barn, and "holed" the apples, and made the cider, and, O, glory! killed the hogs, and had fresh sausage, and "chitlins," and roasted the tails of the poor piggies at the fire where we "het" the water to scald them.

It was in November, too, that school began (for us big boys) and we could again tackle old "Rays Third Part" under the gentle ministrations of the pretty "new school ma'am." And it was then that we could have some real sport at town ball and anthony over, and black man. ("What'd ye do?" "Run right through!" Oh yes, you've been in it!)

Take it from me, November was never any funeral month for us. It was just about the liveliest, jolliest, snappiest time of the year there was, and I've never got over liking it, even though in these days I do have to get my pumpkin pies and sausage at the lunch counter, and my nuts and apples from Mr. Spigaletti who keeps the fruit stand on Clark Street.

SKEELES

(Continued from page 22)

I should not be surprised to learn that several publishers of texts on Bookkeeping think they have met the demands of the efficiency experts. And I am quite certain that all of them are ready to do so. And I know the excuse they will give: "The teachers won't use such a book." And I suspect it is true—now. Next year will be 1918.

J. K. M. Barry, of New Castle, Pa., has been elected head of the Business Administration Department of the Spencerian School of Cleveland, O.

Mary M. Kelley, of Seaford, Del., has been chosen to fill a position as teacher of commercial work in the McKeesport, Pa., High School.

Will Young, of St. Paul, Minn., is now with the Piedmont Business College, Lynchburg, Va.

Eudora Champlin, of Springport, Mich., has been engaged as a commercial teacher in the Mt. Morris, Mich., High School.

Eleanor T. Ray, of Eureka, Ill., has accepted a position as teacher of shorthand and typewriting in the MacCormac School of Chicago.

J. B. Williams, formerly of Granville, O., has been elected head of the commercial work of the Coshocton, O., High School.

Francis G. Allen, of Providence, has accepted a position in the Bryant & Stratton Business School of that city.

Earl F. Gardemann, of Detroit, Minn., has been appointed teacher of commercial branches in the Wasatch Academy, Mt. Pleasant, Utah.

COMMERCIAL EDUCATION

CHARLES F. RITTENHOUSE, C. P. A.
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2. Cash Account in Ledger:

As taught by some texts, and acquiesced in by many teachers, when the cash book is used as a book of original entry, it is unnecessary to carry a cash account in the general ledger. This is entirely unsound in practice and gives both student and teacher unnecessary trouble. The cash



book is no more a substitute for the cash account than the Purchases journal is a substitute for the Purchases account, or the Sales journal, for the Sales account.

The general ledger should contain accounts with all assets, liabilities, and with all classes of profit and loss. It is a book which after all posting has been done to date should always be in balance. That is, it should contain accounts within itself which, if correctly kept, will enable the bookkeeper to get his trial balance. It is without question unpedagogical to teach this as the fundamental principle of the ledger and then introduce a procedure which makes it impossible for the student to carry out the principle,—a procedure which makes it necessary for him to go to the cash book for his cash balance before he can get a trial balance.

Furthermore, it makes the theory of the cash book much more difficult of comprehension by the beginner, for the reason that its double entry characteristic is left to the imagination. The cash book is a cash journal; every entry recorded therein is composed of an equal debit and credit; thus an entry for an item of cash received is a debit to cash and a credit to the account which produced the cash, while an entry for cash paid is a debit to some account indicating the purpose of the expenditure and a credit to cash. This double entry aspect of the cash book should constantly be kept before the student and following the theory to its logical conclusion, the posting from the cash book should conform to the principle involved. Thus when posting, all items on the debit side of the ledger are posted to the credit of their respective accounts, while the total of such items is posted to the debit of cash, thus maintaining the equation of the ledger balances; likewise, all items on the credit side are posted to the debit of their respective accounts, while the total is posted to the credit of cash. If this work is performed intelligently and the theory properly explained by the instructor, the cash book becomes clearly understood.



Aside from the fact that the cash account is necessary in order to comply with sound accounting and pedagogical principles, the account has a distinct practical value. The monthly postings to the account of total receipts and payments results in the account giving valuable statistical data presented in graphic form.

3. Business Practice:

Most of the elementary bookkeeping sets supply valuable training in the study and use of business papers and discounts. The student during the first year of his course thus becomes familiar with the form, wording and use of promissory notes, checks, bills and invoices, monthly statements, bills of lading, powers of attorney, receipts, drafts, etc., with the emphasis placed upon drawing checks and upon billing. This phase of the work always appeals strongly to the student as he thus receives the impression that he is doing something worth while. Unfortunately, after the novelty has worn off, the student often comes to look upon the writing of numberless checks, bills, etc., as the merest drudgery; the clerical work of preparing these papers shows a steady deterioration, the idea uppermost in the student's mind being to get the work done and out of the way. Needless to say, no benefit whatever is derived from business practice when the student is in such a frame of mind, and such work becomes an utter waste of time.

The reason for this is not hard to find. The teacher thinks of business practice only as so much clerical drill instead of emphasizing the study of the form, wording, use and legal import of business papers, and then supplementing this study by only sufficient drill in preparing the papers to develop a finished technique. A much greater volume of work is done in preparing business papers than would seem to be necessary to accomplish these ends. Intensified drill in keeping a check book in one practice set would seem to be sufficient to develop the necessary clerical skill, this to be followed at intervals in later sets by review in writing certain checks. The same is true of billing; the bundles of bills that students are required to make out add nothing to their technical or clerical ability; if intensified drill in billing is given in connection with the work of one set, with a high standard set for quality of work, each bill being carefully inspected by the instructor, much better results would follow and much time and energy would be released in later sets for more constructive study and practice.

A somewhat more detailed consideration of the different phases of business practice will now be taken up under the following heads:

(a) Banking:

An entire article which will be given to the immensely practical value of banking in connection with the elementary course in bookkeeping. It is only intended here to draw the serious attention of the teacher

to this phase of the work and to emphasize its importance. An intimate knowledge of banking routine and practice is essential to most men and women regardless of their vocation. The great majority of the middle classes are coming to have some bank connection, and in preparation for such should thoroughly understand banking procedure in all its phases. In emphasizing this work the teacher is not only developing the vocational phase of the work but is doing an important educational work as well. Instruction in the subject should be localized to a certain extent, as banking customs and practices differ somewhat in different sections of the country. The subject may well be approached by a study of the different type of banks represented locally, their organization, function, and administration. Students may be asked to collect specimen checks, bank books, bank statements and other forms used by the local banks; these make an interesting exhibit, add variety, and illustrate the work.

The teacher should be well read on the subject, particularly with reference to our modern banking system, and the school library should contain reference books on the subject of banking from which readings may be assigned. It is the purpose of the writer in a later article to submit a bibliography of works for the teacher and student on bookkeeping, accounting, commerce, economics, banking, etc., but in this connection it seems advisable to suggest a few texts and reference books dealing with banking.

Practical Work of a Bank, By W. H. Kniffin. \$5.00. A recent work.

Modern Banking Methods, By Albert R. Barrett, C. P. A. \$4.00.

The Modern Trust Company, By T. B. Kirkbride and J. E. Sterrett. \$2.50. An excellent work presenting various phases of bank accounting.

Trust Companies, By Clay Herrick. \$4.00. Special emphasis upon the history and development of the trust company.

Funds and Their Uses, By Dr. F. A. Cleveland. D. Appleton & Co. Series. A most readable book on various phases of banking, finance, commercial paper, etc.

The National Bank Act,—Bureau of Documents, Washington, D. C.

Copies of Laws and Regulations governing trust companies, co-operative banks and savings banks, which may be procured by writing to the bank commissioner or similar official at the state capital.

The following list of questions on banking is suggestive of practical every day topics which may be discussed in class from time to time:

Questions on Banking Practice

1. State the features which characterize the following types of banking institutions:

- National bank
- Trust company
- Savings bank

- Cooperative bank
- Building and loan association
- Private bank
- Federal reserve bank
- Farm loan bank.

2. Endorsement:

- Name and illustrate the two common forms; where should the endorsement be written?
- Is an endorsement with a rubber stamp sufficient?
- You receive a check in which your name has been misspelled and the wrong middle initial used; how would you endorse it for deposit?
- A customer of the Smith-Carr Baking Co. gave one of the salesmen of the company a check for \$100 to apply on account; when the salesman returned from his trip on Saturday morning, he went to the office of the company, picked up the rubber stamp used for endorsing checks, endorsed the check with the rubber stamp, took it to the bank, cashed it, and left town. Who was liable? Why?
- How would you endorse checks which you mail to your bank for deposit in your account?

3. Signature:

- What general form of business signature would you recommend for a man? For a woman?
- Is a lead pencil signature valid? a signature with a rubber stamp? a signature by a power of attorney?
- As treasurer of the Century Club, you collect all money and sign all checks; what form of signature would you use?

4. Errors and Alterations:

- What should be the practice regarding erasures on checks?
- What would you do in case you spoiled a check which you were writing?
- Who loses in case of a forged check? a "raised" check?
- In filling out the stub of check No. 712, you made an error of \$10 in subtracting, obtaining a balance of \$10 too much; the error was not discovered until you were proving your cash at the end of the day; you had written twenty checks in the meantime; how would you correct the error?
- Are checks drawn with a lead pencil valid?

5. What is a post dated check? Will a bank cash such a check? Will a bank cash a check which bears no date?



6. Are checks required to be written on blank checks furnished by the bank?

7. What would you do in case you lost a check before you had an opportunity to cash or deposit it?

8. In case you wish to draw out money for your own use, how would you write the check?

9. A commission house handled the products of consignors living in country districts to whom checks were sent monthly for the proceeds due them; a large number of the consignors were slow in depositing checks sent them, often holding them out for from six months to a year. To insure promptness, the commission house stamped all checks sent to their consignors, "This check is void if not deposited within 30 days." What was the legal effect of such notice?

10. What is a voucher check?

11. What is a bank "overdraft?" Will a bank make partial payment of a check if the depositor's credit is not sufficient to pay the full amount?

12. Is a check dated on Sunday valid?

13. What is the effect of the death or bankruptcy of the drawer of a check?

(b) Billing:

By means of visits to business houses and conferences with office men and women the instructor should be familiar with modern billing systems in use in local business offices and should supplement this with a general study and investigation of billing methods applicable to various wholesale and retail businesses. The instructor is thus able to discuss the subject in a thoroughly practical way. The practice which the student of bookkeeping usually gets is of course highly artificial; billing is done in actual practice either on the typewriter or billing machine, not in long-hand; a duplicate and often a triplicate copy of all bills is usually prepared instead of the single copy usually prepared in class work. The bill and charge system commonly used in retail lines and well illustrated in department store accounting should be explained. The class should make a collection of bill heads in actual use, both from local and foreign sources and a study should be made of the styles, sizes, arrangement of headings, type, etc., represented. Pupils greatly enjoy assisting in making such a collection, and it forms an interesting exhibit covering this phase of the work.

(c) Notes and Drafts:

The promissory note in its usual form should be studied by the pupil and its form and wording thoroughly learned, with the more important legal principles which govern the circulation of this form of commercial paper pointed out. Notes should require only a limited amount of clerical drill, but the work done in writing them should be carefully supervised

and inspected, with hurried and inferior work required to be repeated.

The modern draft and its uses will be discussed in a later article.

(d) Imitation Money:

It would seem that the imitation money, or "stage money," as it might be called, with which business practice sets are provided, is not utilized to the extent of its possibilities. In connection with the handling of money the resourceful teacher with a little time spent in study, would be able to prepare a most interesting and helpful talk on the money in daily circulation,—something of its history, distinguishing characteristics, method of issue, etc. The teacher fortunate in having a bank account sufficiently large could cash his check, receiving the money in bills and coin of various denominations and issues, with which to illustrate the talk. The pupil thus becomes acquainted with gold and silver certificates, greenbacks, U. S. treasury notes, federal reserve notes and other form of money.

Imitation money further forms a good medium for teaching the correct way of making change, counting bills, arranging them according to denominations, assembling bills in packages and coin in rolls. A teacher may obtain excellent hints about such work by talking with a bank teller or with a cashier of a business house and by watching how skillfully such a person handles bills and coin.

(e) Merchandise Cards:

This refers to the printed slips or cards representing the various kinds of merchandise dealt in. It would seem that little or no practical value is derived from handling these cards; instead, they tend to detract from the dignity of the business practice work and to introduce instead an element of kindergarten work. Practice in handling these cards may safely be dispensed with.

(f) Business Letters and Telegrams:

Now that business English or commercial correspondence is emphasized in most commercial courses, and is taught as a distinct subject and frequently by a special teacher, the drill in writing orders, letters accompanying remittances, letters acknowledging remittances, telegrams, etc., may well be left to the English teacher. This not only avoids the spreading of the instruction in bookkeeping over too broad a surface, but leaves much time free for actual bookkeeping work.

(g) Bills of Lading:

The amount of clerical work often demanded of the pupil in making out bills of lading in triplicate is excessive and extends beyond the point where it is of practical value. The work of preparing bills of lading can be taught with sufficient thoroughness by class explanations and demonstrations and with limited drill by the student.

"Efficiency" in Teaching Bookkeeping

ARTHUR G. SKEELES

Peabody High School, Pittsburgh, Pa.

The present emphasis on "efficiency" indicates that many of our pupils will do their work under the direction of men who are drilled in the principles of efficient endeavor. That is, an attempt, at once sensible and earnest, will be made to fit the man to the job he is best suited for, and



then to teach him to do his work in the quickest and best way. It is not necessary to argue whether this is a good thing, or not. The pressure of competition and the striving for a larger wage will bring it about, no matter whether we approve of it, or not.

How are we commercial teachers fitting our pupils for such a regime? Not at all. We are blithely disregarding almost every principle of efficiency, although we are adopting some of the incidentals, and repeating a lot of the patter.

First, in the matter of selecting pupils. Did you ever hear of a test to determine whether a man—or a boy—would probably make a competent bookkeeper? You have pupils in your classes that you feel sure will not—but you worry along with them, and they worry along with the work, and the class is worried most of all. And your experience and observation tells you that mighty little of what you are teaching them will ever be directly useful. No that these boys and girls are foredoomed to failure; far from it. But they will never be competent bookkeepers, and even though they should succeed in making a living at the work, they will be only half-way successful; whereas in some other line of work they might be leaders.

What must a bookkeeper know? I would suggest the following things: The rules of Journalizing—the special forms of the Journal, such as Sales Book, etc.—the principles of Business and Financial Statements—some Commercial Law—and a lot of facts about Business Practice. Besides these, he must possess skill in Writing, and in Arithmetic.

Now, consider how we try to teach him these things. He is asked to follow the fortunes of a make-believe business. He does everything that all bookkeepers in the average business do, and a lot of other things that no bookkeeper in the world ever had to do. In one short period in school he will make a Journal entry, indorse a note, figure the discount, and make out a report of his work for the teacher. The next day he will calculate a bill, make the Sales Book entry, verify the calculations on a bill of



goods received, write a check, and make a Cash Book entry.

"But this is like business." That is just the trouble; it is more like business than business ever was. In the first place, do you know of any bookkeeper in all the world who does all his work in any such hit-or-miss order as the transactions in the text-book are? Even if there is only one bookkeeper in the office, he does one thing at a time, so far as possible. Once a day he will figure bills; once a week he will write checks. Did you ever see a business man make the Cash Book entry as soon as a check was written? I never did. My observation is that checks are written whenever they are called for, or when the manager can find time; and then once every week or two the bookkeeper writes up the Cash book from the stub of the check book. I presume custom varies widely in this—I feel sure it varies widely from the practice our students are taught to follow.

What I would like to have would be a set devised to give intensive practice in each one of the things I mentioned above as being necessary for the bookkeeper. We have special texts for Writing, for Arithmetic and for Commercial Law. The rules of Journalizing are simple, and could be taught in a few weeks. Special forms are endless in number, and no book attempts to teach all of them. The principle ought to be easily grasped. The making of Business and Financial Statements is a big subject. We might teach something of it in High School or Business College, and allow the Universities to complete the instruction. But does this look to be enough to keep a pupil busy for three years in High School, or six to nine months in a Business College?

There remains to be considered the facts of Business Practice. How shall we teach boys who never saw a note, the customs of business men in dealing with negotiable paper? How shall we teach girls whose only item of information about "bills" is that their father pays them, the meaning of "5-10, 2-10-60x"?

The necessity for teaching these facts about business practice is the only excuse I can see for such long-drawn-out "sets" as are used in every system of teaching bookkeeping I ever saw; but it is a wasteful process of teaching. We divide the pupil's attention between the new fact of business, the new principle of bookkeeping, and the necessity for doing neat and accurate work; with the result that he gets a distorted idea of business, fails to comprehend the principle of bookkeeping, and makes an unusual number of mistakes in his work. Nor can we say that these are the conditions under which he would work in business. They are not. In business he would become familiar with his surroundings, spend his time doing one kind of work, and then be expected to reach a standard of absolute accuracy.

(Continued on page 19)

Planning a Civil Service Course

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Washington, D. C.

Examination for stenographers and typists are now being held every



Tuesday in all the principal cities of the United States. The government is experiencing considerable difficulty in securing enough eligible young men and women for stenographic positions, with a salary of \$1200 per year.

Perhaps the government is not paying any more or as much as can be earned in private employment by stenographers and typists. But where a young man or a young lady accepts an appointment with the United States Government at the present time, even though it is at less salary than can be made in private employment, he or she will be doing his or her bit to aid Uncle Sam to win the war. I have repeatedly said that we must all make some sacrifice at the present time, and thousands of people are already sacrificing time, money, opportunities, and their lives for the Government. Thousands of our young ladies are anxious to do something to help at this time. Young men of military age are being called upon to do their bit in the field and in the trenches, and the young ladies of our land should and must do something to help fill the many vacancies in all departments of the Government. There is also a shortage of competent stenographers and typists in private employment, but private interests must expect to suffer and sacrifice as well as individuals in order that the government may have first choice of the American people who can and who are willing to help.

Commercial Schools Justified in Urging Young People to Study Stenography

The United States Civil Service Commission have already stated that the commercial schools of the country will be justified in persuading hundreds of young people to take up the study of stenography and typewriting with the idea of entering the Government employ at a later date. That, however, will not solve the present difficulty. Experienced stenographers and typists and those just completing their training, should try the civil service examination, and if they can successfully pass the examination and are offered an appointment it is their duty to accept it.

In addition to the salary previously mentioned, the Government offers, annually, 30 days' vacation with pay; also 30 days sick leave with pay, when necessary. Then, too, there is usually excellent opportunity for study. I know a number of young men who

have been employed by the Government and who have at the same time attended college and have entirely completed a law or other course. In this way they have either advanced rapidly in the Government service or have later entered private business well trained and fitted for success.

Spelling, Penmanship, Report Writing and Arithmetic included in the Examination

In this article, I want to bring before the readers of this magazine the fact that applicants for positions as stenographers and typists are compelled to take examinations not only in stenography and typewriting but writing, and arithmetic. Many applicants who try the examination fail in these common subjects. Arithmetic, especially, is often the cause of the failure. There is, however, no real reason for this, as the problems are never difficult and embrace only the fundamental rules, fractions, percentage, interest, discount, and analysis and statement of simple accounts.

The Arithmetic Test

There are usually five problems in the test. In solving the problems it is necessary that the work be given in full so as to show all figures and signs necessary, in the solution of the problems. It is important that your figures be neat and plain and no unnecessary figures should appear on the examination sheet.

You will be given a sheet of scratch paper and are allowed to use a pencil to figure the problems out on this, but the scratch paper must be handed to the examiner with your examination sheet. In transferring your solutions to the examination sheet, be very careful not to omit any figures that are necessary to make your solution clear. Write the word "Answer," or its abbreviation "Ans." after the answer to each problem. REMEMBER ALL FIGURES NECESSARY TO YOUR SOLUTION OF THE PROBLEM MUST APPEAR ON THE EXAMINATION SHEET IN THE SPACE PROVIDED FOR THE SOLUTION. Be careful not to soil or in any way spoil your examination sheet for you will not be furnished with another. Know you are right before going ahead. This will avoid any changes or erasures in your work. Should you make an error, it is better to cross the incorrect part out neatly than it is to erase. Under no circumstances attempt to copy from another applicant's paper nor do not allow anyone to copy from your paper. To do so may not only mean failure for you in the examination, but may bar you from any future examination. A fraction in the answer must be reduced to its lowest terms. Do not write the solutions on the examination sheet with your pencil; use pen and ink. The solution must be properly punctuated. Take your time; do not rush through the work. You will be well repaid for the time you spend in earnest, conscientious thought before trying to solve the problems.



TRIAL EXAMINATION IN ARITHMETIC

Directions: Do not merely indicate the process; give in full all the figures used in the solution of each problem. Indicate the answer to each problem by writing "Answer" or "Ans." after it. Arrange your work systematically. Keep your paper clean and make the figures carefully.

1. Add crosswise and lengthwise and prove.

211829	7285570	821087420
684391	7385643	3266900941
29898	78247709	54801533
4387462	39172468	53110368
5687	800718107	9857431
4876389	92110872	26668073
32590877	7904221	5800999
8093111	4556480500	94417609
8543	290096	9528004412
2154490	8907745	5138009

2. Divide 28.3696 by .149 and to the quotient add the result of 78.528, divided by .8. (Solve decimally.)
3. The appropriation for the Civil Service Commission for the fiscal year ended June 30, 1897, was \$98,340. During that year 50,000 persons were examined. If 34 per cent of this number failed to pass, and 17½ per cent of those who passed were appointed, what was the average cost to the Government of each appointment?

4. An owner of 6% bonds sells them at the market quotation of 118, and invests the proceeds in 4½% bonds. The latter investment yields him the same income as the former. What did he pay per hundred for the 4½% bonds?

5. Make an itemized statement of the following account as it should appear taken from the books of Reed; make a proper heading, close the account and bring down the proper balance:

Dec. 1, 1904, Case owed Reed \$567.85 on account; Dec. 5, Reed sold Case 11,670 cedar posts at \$7 per C.; Dec. 8, Reed sold for Case 56,200 ft. lumber at \$21 per M., charging 1% commission; Dec. 12, Case sold for Reed 600 bunches shingles (250 in each) at \$3.50 per M., charging 1% commission; Dec. 17, Case sold Reed 1280 bu. barley at 55c per bu.; Dec. 23, Reed sold Case 400 bbls. lime at \$1.20 per bbl.; Dec. 28, Case paid a sight draft drawn on him by Reed for \$275.

The above list of five problems are illustrative of the problems usually given in these examinations. If you can work these problems without any trouble you will have no trouble with the examination in arithmetic.

Work these problems out and compare your answers with my solutions which will appear in an early issue of the Business Educator. Don't forget to watch for the solutions. Better still, send your solutions direct to me or to the office of this magazine and they will be forwarded to me. I will go over your work carefully and make any corrections that I may see fit and will then return your solutions to you.

TO EVERY STUDENT IN A COMMERCIAL SCHOOL OR IN A COMMERCIAL DEPARTMENT OF A HIGH SCHOOL WHO WILL SEND ME A PERFECT SOLUTION OF THESE PROBLEMS, I WILL SEND, WITH MY COMPLIMENTS, A COPY OF A TREATISE ON CIVIL SERVICE PREPARATION. THE TREATISE WILL AID YOU IN PREPARING FOR ANY CIVIL SERVICE EXAMINATION. IT CONTAINS TRIAL EXAMINATION QUESTIONS IN ALL THE DIFFERENT SUBJECTS AND GIVES FULL INFORMATION CONCERNING THE DIFFERENT EXAMINATIONS. TO BE ELIGIBLE TO RECEIVE ONE OF THESE TREATISES YOUR SOLUTION MUST REACH ME NOT LATER THAN NOVEMBER 15, 1917, AND MUST MERIT A RATING OF 100%.

PITTSBURGH PUBLIC SCHOOLS

Department of Writing and
Commercial Work

Elmer G. Miller, Director

Pittsburgh, Pa., October 3, 1917.
My dear Mr. Zaner:

It might interest you to know that Mr. E. E. Spanabel, formerly of Wilkensburg, is now in our new South Hills High School as teacher of commercial geography and kindred commercial subjects.

We have also secured the services of Mr. D. C. Beighie to teach commercial subjects in one of our junior high schools. Mr. Beighie was formerly in the Wilkensburg High.

Mr. L. L. Hammond, commercial teacher from Altoona, Pa., is now with us in one of our junior high schools.

Mr. J. S. Hughes, commercial teacher from Miamisburg, Ohio, is now located in our Short Course Business High.

Mr. P. E. Curry, formerly from Bowling Green, Ky., is now commer-

cial teacher in our new Schenley High.

Mr. H. P. Roberts, formerly of Bowling Green, Ky., is the new commercial teacher in the Westinghouse High School.

I am not sure that your attention has been called to some of these recent changes.

Wishing you well in your work, I am

Yours very truly,

E. G. MILLER.

Marion Hart, of Central Falls, R. I., has been chosen to head the commercial department of the Putnam, Conn., High School.

Robert N. Graham, of Honey Brook, Pa., has been chosen to take charge of the commercial work in Peddie Institute, Hightstown, N. J.

Charles E. Murray, of Scottsdale, Pa., has been appointed head of the commercial department of the Sunbury, Pa., High School, with Miss Elsie K. Hahn, of Philadelphia, as his assistant.

Francis G. Gleason has been engaged as commercial teacher in the Tome School, Port Deposit, Md.

A. J. Lynn, of Toledo, has been appointed head of the commercial work in the High School there.

Edith B. Stewart, of Churchville, N. Y., was recently selected to fill a commercial teaching vacancy in the Carthage, N. Y., High School.

H. I. Jones, of Taylor, Pa., is engaged as head of the commercial department of the New Castle, Pa., High School.

Hazel Shields, of Melrose, is teaching in the commercial department of the Thornton Academy, at Saco, Maine.

Violet McQuillan is a new teacher in the commercial department of the Stevenson, Washington, High School.

M. L. Lacey and R. J. McColgan have been chosen to handle the commercial teaching in the Rockford, Ill., High School.

I. O. Clime, of Philadelphia, has been elected teacher of commercial work in the Braddock, Pa., High School.



EDUCATION FOR BUSINESS AND SCHOOLS OF BUSI- NES ADMINISTRATION

By L. B. Moffett, Director, Peirce
School of Business Administration

It is shown by commercial agencies and by other statistical organizations that a large number of business enterprises result in eventual loss and failure. The actual figures are so large as to be almost incredible.

The same authorities also state that in nearly every case the cause may be traced to a violation of the underlying principles of business, such as over-trading—that is, doing more business than is warranted by the capital invested—unwise granting of credits, careless purchasing, failure to make proper banking arrangements, and the lack of an adequate accounting system. The average business man learns all of these things by experience, but, by the time he gets the experience, someone else may have his money, and it will then be too late.

Why should not special training be as necessary for business as for a profession or a trade? The professional man must spend long years in study before being allowed to practice, and the mechanic must learn his trade before he can qualify as a journeyman. The time may come when the State, as a protection to its citizens, will require a prospective business man to prove that he is competent to engage in business.

Commercial education is not such a new thing as educators sometimes suppose. The earliest use of the word "commercial" in connection with a school or college, is shrouded in the mists of uncertainty. Macaulay, in his Essay on Warren Hastings, states that the famous Englishman, in 1749, was "removed from Westminster School and placed for a few months at a commercial academy to study arithmetic and bookkeeping." So it would seem that the fundamental idea is at least nearly two centuries old.

There is little record of any systematic effort towards commercial education in this country until the period from 1855 to 1865. During that time, a number of schools were established, among them the famous chain of schools conducted by Bryant and Stratton in nearly every important city in the United States. The courses of study in these schools were but little more elaborate than that which was taken by the eminent administrator of the Indian Empire above mentioned. The courses were strong in bookkeeping, as well as in arithmetic and penmanship, but perhaps the saving grace of the schools of that period was their insistence upon spelling, letter-writing, arithmetic and rapid calculation, subjects in which the public schools sometimes fail to be as thorough as they should be, for the most essential element in education is a good foundation in English and in arithmetic.

These early business schools produced good results, and many of the

most eminent business men of the present generation and of the generation immediately preceding freely ascribed much of their success to the training they received in these humble schools. The present head of one of the largest banking houses in the country publicly acknowledged the benefit of his early commercial training. It was once true of a certain corporation of international fame that every member of its Board of Directors was a graduate of a commercial school.

The development of the commercial school has kept pace with that in other lines of educational work, and the leading commercial schools of the present bear but little resemblance to their early progenitors. Their courses of study are broad and comprehensive, and rank easily with those of the best high schools. Their English courses are fully as strong, while such subjects as bookkeeping, accounting, banking, commercial law, political economy, etc., take the place of chemistry, trigonometry, French, German and other so-called high school subjects. The courses of some business schools are still more advanced, and may be taken with profit even by graduates of colleges and universities.

During the past few years, commercial courses have been introduced into nearly every high school in the country, but, unfortunately, many public school men still cling to the idea that a commercial training means simply bookkeeping, shorthand and typewriting. These subjects are but the tools used by the beginner in business, and a knowledge of them alone cannot be said to constitute a business training.

A well-rounded course in business administration gives the prospective business man a knowledge of banking, and of stocks, bonds and other investments. It teaches him how to finance his business enterprises, how to determine his costs and his selling prices, and how to keep his books of account so that he may at any time know the actual condition of his business.

Every business man should understand bookkeeping. Without this knowledge, he cannot properly read his own balance sheets. There are bank directors who do not fully understand what their own bank statements mean, and yet these men, as directors, are asked to pass upon applications for loans where the decision must rest upon a balance sheet submitted by the applicant. There are young men and young women who will inherit wealth, and yet know but very little of investments. Business training is very necessary here, for it seems more difficult to keep money than to earn it.

In a course of this kind, the prospective business man is trained in the art of writing business-producing letters. He also makes a study of the laws regarding contracts, commercial paper, real estate and other things with which he will meet daily in his business life. Under the head of com-

merce and transportation, he will acquire a knowledge of markets, railways and steamship lines, sources of production, etc., all of which will enlarge his vision as a business man. The course qualifies the student for an immediate position in a business house, and gives him the training which enables him to advance rapidly to posts of greater responsibility. Within ten years after graduation from a course such as is outlined above, the majority of the graduates are either in business for themselves or are officials or executives of large corporations. The percentage of actual success is large.

The course above outlined presupposes a good preparation on the part of the student. Good schools require that applicants for admission shall have had an English education equivalent to that given in a first-grade high school, and those who lack such preparation are required to include English subjects with other commercial work, so that when the time comes for graduation they will be able to measure up to the requirements in every particular.

Commercial schools in this country opened their doors to women from the very beginning, but not until the advantages of shorthand for business purposes became apparent—about 35 years ago—did they begin to see the opportunities in business life which were open to them.

Secretarial work is now the most desirable occupation which is open to women. The duties are pleasant, the hours of employment reasonable, and the remuneration, even to those of average ability, is good, while those of more than average ability or industry command salaries which are unattainable in other lines of work. Such employment is more desirable in many ways than teaching, which was formerly looked upon as the only calling suitable for young women of education and refinement. Today, the remuneration of an ordinary amanuensis exceeds that of the average teacher, her income continues throughout the entire year, not being limited to a term of from six to ten months; while well-trained secretaries receive salaries which exceed even those of school principals. The position of private secretary carries with it not only attractive emolument, but also much dignity. Women seem peculiarly fitted to fill such positions when properly trained. Their alertness, willingness and loyalty are seldom called into question, and they are among the most valued and highly-paid employees.

With the increase of opportunities, however, has come the increased demand for efficiency, and business men require that amanuenses be thoroughly prepared before entering upon their duties. No stenographer or secretary is properly trained unless she understands all of the forms of English grammar and is able to spell correctly. The better her education, the more salary she will command.

(Continued on page 26)



WHAT HIGH SCHOOL STUDIES ARE OF MOST WORTH?

Cheesman A. Herrick, President,
Girard College, Philadelphia, Pa.

Education should be based on social needs and purposes, and as these needs and purposes change, education should be modified. In other words, in a progressive society such as ours a progressive education is a necessity. Rightly considered, schools are only one phase of the life of society. Thus education is not merely the preparation for life; it is life. The spirit or activity of the community should reach the school and work itself out here.

Changes in the purposes of schools have been evident from Colonial times. Our education has been found to be in turn religious, political, and economic, or social. In other words, as the dominant interest in society changes, and as the needs which are placed upon those who go out from the school are modified, we find that the emphasis in the school is changed. In the earlier period the chief business of the schools was to train men for the service of the church, or to lead a moral life; in the fullness of time there was the appeal to education as a preparation for political life, when the rally cries were such phrases as, "Education is the safeguard of our institutions," and "Education is the bulwark of the Republic." While not neglecting the moral and the political aspects of education, in recent years we have come to see that it is to serve an economic end as well, and there is agreement that schools, as a fundamental, should train men and women for the work they are to do.

In 1859 Herbert Spencer published an essay under the title "What Knowledge is of Most Worth," in which he set forth at length, under the head of "How Men Live," that the great purpose of education is to equip for complete living—living not in the material sense alone, but for the all-round fulfillment of the highest purposes of life. Spencer argued that in reaching a conclusion as to what knowledge is of most worth it is necessary to classify in their importance the leading activities of which life is made up. He held that these activities should be grouped under five heads: (1) those which minister directly to the preservation of the individual; (2) those which, through securing the necessities of life, contribute indirectly to self-preservation; (3) those which have for their purpose the rearing and training of offspring; (4) those which are involved in the maintenance of necessary social and political relations; and (5) those miscellaneous activities which fill up the leisure of life and are devoted to the cultivation of the tastes and feelings. In a broad way the principles here enunciated were carried into the detailed arguments of Spencer's revolutionary book on *Education*. That book marked the beginning of an emphasis on the im-

portance of recognizing in education the economic necessities for existence in a narrower sense, and those indirect forces which contribute to the maintenance and education of those dependent on the individual. There is also the discharge of the duties which one owes to the society of which he is a part, and finally the larger life which he may live in gratification of proper mental instincts and attributes.

Another English scientist in the year following the first publication of Spencer's essay, Thomas H. Huxley, in a lecture at the South Kensington Museum, said that into the modern world, which was full of artillery, society turned out children to do battle, equipped only with the sword and shield of the ancient gladiator. A little later and in much the same figure Charles Francis Adams criticised the education which was given himself and his classmates by Harvard University, saying that they were sent forth into the world with the arms and equipment of an ancient warfare only, and not prepared to wage the battles required by modern life.

The conception of Huxley seems truer to the purposes of education under modern conditions than was that of Spencer. Spencer argued in regard to what knowledge is of most worth, while Huxley laid the emphasis on skill, or facility. In one of his essays Huxley offered the hypothesis of what would be our interest in a game of chess if we knew that at some future time our life and happiness and the lives and happiness of those who are near and dear to us would depend on the results of a game of chess, and to give reality to this supposition Huxley drew attention to a gruesome picture in which a man is represented as playing with the devil at a game of chess, the stake of the game being the man's own soul.

A great forward movement in practical education in America was made when, in the Centennial Exposition in 1876, the results of a material civilization were brought together. This new impetus was marked by the introduction of manual training into the schools. Manual training, however, has become largely conventionalized, and as a formal education it has ceased to satisfy the needs of a new society.

The highest ideal which we could set for American education is that schools should train men to enter effectively into the purposes, and discharge the responsibilities, which the present age presents. Of course, we all know that the schools should train for religious life; we are just as firmly convinced that they should train for participation in political activity; but over and above these the school should train the individual so that he may properly provide for himself and discharge his legitimate obligations to those who are dependent on him. We will agree that only the man who is able to provide for himself and discharge his family obligations is pre-

pared to enter the larger field of service to the state and to discharge his obligations to the church. This ideal is not a narrow or profane conception of education. No man can be a good Christian, nor can he be a good citizen, unless he is able adequately to support himself and his family; we have it on the best of authority that he who does not make provision for his own, and especially those of his own house, is worse than an infidel.

In a larger sense high schools should train for an intelligent, economic, and social citizenship. We often speak of commercialism and industrialism as though they were things for which we should apologize, and with the hope that we may escape from the fancied train of the evils which they are thought to bring. But the truth from which we cannot escape is that commercialism and industrialism are basal necessities in present life and that, whether we will or not, they are with us to stay. The question with which we should be deeply concerned is what kind of industrial and social citizenship we are to have.

The schools should teach every person to believe in his calling, to regard it as a worthy occupation, and to be happy in it. One should feel that in working at his calling he is not only providing for himself and those of his household, but that he is serving his government, and, if he is a good workman, he is laying the foundations for a larger and better life in a religious sense. Upon such ideals as these only can we hope for the stability of institutions and the perpetuity of government. If, when we are engaged in commercial and industrial occupations, we regard them as things for which we should apologize, find dissatisfaction in following them, wish we were doing something else, and by our actions direct and indirect discredit our callings, then commercialism and industrialism are things of which we should be ashamed. High school studies of most worth to the future business man and man of affairs are the studies which liberalize, dignify, and exalt the occupation he is to follow.

One of the best results from the introduction of industrial and commercial education is the establishment of what we may call a professional attitude on the part of those who are engaged in these callings. As soon as the man who is in industry or commerce feels that his occupation is less worthy than is the occupation of his professional brother, then he wishes he were otherwise engaged. Education should make clear that all necessary work is honorable, and that the person who discharges fully and faithfully the demands of an economic career is just as much entitled to respect as are the physician, the lawyer, and the clergyman. When our systems of education are constantly emphasizing the importance of the liberal callings and our training is in preparation for these, then, of course, the man who does not en-



ter them may feel that he is not as honorable as is the one who does; but when our education shall recognize the great importance of the practical callings and will train for them efficiently and liberally, then he who enters these occupations will have an entirely different state of mind.

High school studies of most worth should make vocational education more than bread-and-butter training. Through this practical form of education there can be given an outlook on the world, higher ideals of living, a sense of obligation to the state, and an all-round development which will make the commercial and industrial man of the future a higher type than is the man who has generally entered on these callings. Thus practical education cannot only serve the industries which in a narrow sense are concerned, but it can effect vitally the welfare of society as a whole. We may feel that our future is safe only when the men in all callings are trained to appreciate the importance of their work and to discharge with credit the responsibilities to which they are called.

Under conditions of modern economic life, which call for a highly skilled vocational education, there has not disappeared the necessity for training to the wise and safe use of leisure. By methods of modern production machines are speeded up, and there is the intensity of labor which gives an increased amount of leisure and an increased need for leisure. The question of how leisure shall be spent is of supreme importance to the individual, and it deeply concerns social welfare. Education, therefore, should not only teach men to work, but to have its largest value it must teach them to find wholesome recreation, and to use their free time for the upbuilding of their lives, else there will be a falling off in the very efficiency which education seeks to promote.

A regrettable condition in our present education is the belief that a given amount of knowledge of a peculiar sort makes one learned. We have largely disregarded an older and more correct notion that education is power. Contrast for a moment our standards with those of Greek education, which produced men of the highest intellectual power — men, some students believe, intellectually as superior to the European and American of the present as the latter are superior to the African negro. Yet Greek education was of marvelous simplicity. The Greeks did not study a foreign language; they had almost nothing of what is termed science, and were limited to reasoning on a few fundamental phenomena of their own life.

We have in the present too much of the quantitative theory of education, and our schools spend their time in dispensing knowledge which is of little use, and becomes mere lumber to the one who gets it. Is it strange when students are stuffed with a certain amount of knowledge, with no

other end than to be stuffed, that knowledge should soon go through their minds as water goes through a sieve or air through a screen? One must be struck with the lament of Helen Keller, that after she had begun to be "educated" by our present methods she no longer had time to think. On the other hand, the value of a school or course is not in its students having any brand of knowledge, or passing any set of examinations; it is rather in the temper of mind created, the attitude given toward life, and the future of those educated after they leave school. Just now our communities are passing through a grave moral crisis, and it is incumbent on our schools to give familiarity with every branch of work in society and to quicken the moral sense as well.

Too narrow a vocational education in high schools is contrary to the ideals of our past and against the wisest provision for our future. One must sympathize with an appeal made by certain parents who recently came before a legislative committee declaring that schools are too narrow and too highly specialized for vocational purposes, in consequence of which their children are being robbed of an education. These parents held that their children were having their time wasted on such tasks as weaving mats and building wobbly hat racks. While such activities are not objectionable as elements in an education, let us never forget that they are only elements.

Any discussion of educational worth must come face to face with the fundamental question of the value of disciplinary education. The traditional and inherited idea of the school as a mental gymnasium in which the pupils were to do exercises, in the doing of which they would develop the power that would be taken out and applied to the task which the world would later demand of them, has been seriously questioned. Many educational leaders are urging that a curriculum should contain nothing because it is recommended by tradition, and that our schools should teach only those subjects which can be shown to have value from considerations of present needs. Tried by this test much of the algebra and geometry, no little of the foreign languages, and considerable of the traditional English taught in our high schools would probably disappear, and in their place would come more practical aspects of these same subjects, forms of applied science, and an enlarged study of the social sciences.

It surely does not take much discernment to see that secondary education is at present undergoing a reconstruction. New definitions are being made as to purposes and new statements formulated of the methods by which these purposes can be realized. It is easy to foresee that much of the old in our system of secondary education will be retained and employed with new application and a more vital relation to present needs.

Newer elements will be introduced as social conditions change. These changes should, it appears to me, be made with the following as a guiding principle: Those high school studies are of most worth which are worth most to the individual pupil, which will best fit him for meeting the many-sided demands of the life which he is to live.—Department of Business Education, N. E. A.

EDUCATION FOR BUSINESS

(Continued from page 24)

Secretarial work is particularly attractive to college-trained young women, and some of the larger business firms and financial institutions are now making this a requirement. One young woman while a student in a secretarial course developed special ability along the line of investments, and, upon the completion of her course, was offered a position by a New York banking house at an initial salary of \$1500 per year.

Conditions caused by the war are leading many young women to take commercial and secretarial courses, who would ordinarily not have done so. There is a feeling in the air on the part of the average young woman that she would like to be able to do something useful. A secretarial course will prepare her for work—either for a position in her father's business office or in some other business establishment, or will qualify her to do special work for the Red Cross or other benevolent organizations.

From simply a useful factor in the world of business, women have come to be absolutely indispensable, and, as in other lines of work, the largest rewards go to those who are the best qualified.—The Philadelphia Record.

C. M. Drake, recently of Riverside, Calif., is employed this year in Hill's Business College at Oklahoma City, Okla.

Jay M. Cooper, of New York University, has been elected teacher of commercial branches in the East Orange, N. J., High School.

Marion E. Hebert is teaching commercial branches in the Rockville Centre, L. I., High School.

Mary F. Power, of Rhode Island, is teaching salesmanship and commercial branches in the Garbutt Business College, Calgary, Canada.

Charles E. Bowman, formerly of Chelsea, Mass., has been elected head of the commercial department of the White Plains, N. Y., High School.

Margaret Heinzman, of Nobleville, Ind., has been appointed assistant in Brown's Business College, Sterling, Ill., and Anna Chester, of Lebanon, Pa., has a similar position in the Clinton, Ia., branch of the same school.

Olive Kunz, formerly of Davenport, Ia., has accepted a position in the Anaconda, Mont., High School.

Anita V. Munk, of Valley Crossing, O., is a new commercial teacher in the Wapakoneta, Ohio, High School.



QUALIFICATIONS OF A COMMERCIAL TEACHER

Maude A. Casey, Burlington

(Paper read before the Third Commercial Conference of Vermont, Montpelier, March 16, 1917.)

When it was suggested to me that I prepare a brief paper on the Qualifications of a Commercial Teacher I did not realize just what a paper on this particular subject meant. Since little authentic literature is available on the subject of commercial education, as it is still in the formative stage, it goes without saying that accurate knowledge concerning this topic was difficult to secure. That it deserves a great deal of attention at the present time is well illustrated by the latest statistics which show that twenty-five percent of the enrollment of high schools is in the commercial course.

In order to cover in part this topic "The Qualifications of a Commercial Teacher," I have treated it under four heads, namely:

1. General Knowledge.
2. Professional Knowledge.
3. Special or Technical Knowledge.
4. Skill in Teaching.

1. The first essential is a good general education, which should not in any case be less than a complete high school course supplemented by at least two years' work in a higher institution. The North Central Association of Schools and Colleges, that group of States of which Missouri is the focus, for example, insists that teachers of academic subjects in approved high schools shall be graduates of recognized colleges. The high schools in the past have been accepting commercial teachers who do not hold college degrees simply because competent teachers of commercial subjects who had completed college courses could not be found. The conditions are changing rapidly, however, and it now seems possible to find commercial teachers who hold college degrees for practically all positions paying \$1200 or more a year. Of course there are notable exceptions, and there are a number of good public school systems that are willing to accept competent commercial teachers who have not completed a college course. However, the tendency in all parts of the country is to insist upon having college graduates for the most important positions.

To enable commercial education to attain its full possibilities and to meet the expectations of its most ardent supporters, requires that it shall have a corps of teachers professionally trained in ability. For the commercial teacher, as for the teacher in any other line of work, a mere knowledge of subject matter does not insure success. In addition to a certain native teaching ability which the successful teacher must possess, a knowledge of teaching methods as applied to commercial subjects is absolutely essential.

Massachusetts was the first state to awake to the necessity of meeting this

condition by establishing a normal school course for professional training of commercial teachers. New York State was next to recognize the demand, and as a means toward meeting it has established in the Plattsburg Normal School a special course for the instruction and training of commercial teachers. This is based upon the conviction that such teachers should acquire a preparation as comprehensive and thorough as that required for any other secondary teaching. This course possesses in its own particular field the same professional and pedagogical qualities that characterize similar courses for the professional training of other secondary teachers, and leads to a diploma which is a life license to teach commercial subjects anywhere in that State.

Elementary Bookkeeping.
Business Practice.
Business Writing and Methods.
Advanced Bookkeeping.
Office Practice.
Commercial Arithmetic and Methods.
Commercial Geography and Methods.
Commercial English, Correspondence and Methods.
Commercial Law and Methods.
History of Commerce and Methods.
General Economics.
Elementary Shorthand and Methods.
Advanced Shorthand and Methods.
Typewriting and Methods.
Principles of Accounting.
Accounting Practice.
Logic.
Psychology.
Principles of History of Education.
Observation and Practice.

Now if the commercial teacher has had only two years in a higher institution such as the one referred to, it should be urged that in addition to this thorough study of the fundamental commercial subjects he should pursue some college courses in Economics, Accounting, Finance, and other subjects related to commercial work. Courses along this line may be taken in the summer schools of Boston University, New York University, Columbia University, and Simmons College. This college work is especially important if the teacher is to have the breadth of knowledge necessary for successful teaching. The two years' work in this higher institution may combine with the general college work the special courses related to commerce and industry.

In order that a commercial teacher may be fully qualified for his work he must have had some actual business experience. It is only with such experience that he may know something of the standards of the business office. The teacher must continue to keep in contact with the business world if his work is to remain in accord with the constant changes in business methods, and business practices. During the summer of 1914 it was the speaker's good fortune to have had an oppor-

tunity of engaging in clerical work in the office of Dr. Pattison, Assistant Director of the Summer School of Columbia University. At the close of the summer session a position with the National Board of Fire Underwriters was obtained with the same object in view — that of becoming familiar to some extent with modern business methods and practices.

My last point to be developed is that of skill in teaching. Nothing can be of such enduring consequence to the educational interests of the country as a qualified and professional teaching force. Such a body of teachers must possess not only accurate scholarship but they must be imbued with the spirit and purpose of instruction.

Enthusiasm, which plays a most important part in the teaching profession in general, is an essential element in commercial teaching. "We commercial teachers must be known as workers, not merely in the teachers' sense but as enthusiastic, energetic forces thoroughly imbued with the idea that work, incessant work, is the price of success."

Second, I would add as a fundamental factor in commercial teaching, "thoroughness." This tendency to spread smatterings of knowledge is one that we have to fight everywhere in modern educational development. It has existed, perhaps to a greater degree in the commercial department, on account of improperly trained teachers. Since business in all lines is becoming more complex every day, greater skill is required of our graduates and they must be equipped to meet the demands.

Third, the commercial teacher of all teachers must be abreast of present day tendencies. Just now, when the strife for commercial supremacy is at its height, when every movement in the business world is a matter of prime importance, it is clear that the greater knowledge we possess of the vital interests of the world the better the perspective and scope we may assist in forming in the individual student.

To summarize in brief these points which have been covered it is clear that the first class commercial teacher must have a good general education; that this general education should include a complete high school course plus a B. A. degree or its equivalent; if a full four-year course in college cannot be pursued he should have at least two years in a higher institution, supplemented by advanced courses in economics, accounting, finance, etc. In addition to this, by virtue of his special training, he should have well in hand the subjects which he is to teach. And while he will not be called upon to teach every subject in the course, he needs to have the advantage that the training in them gives, and he must have a sufficient teaching acquaintance with each to know its relation to all the others. And last but by no means least, he should have some business experience and skill in teaching. The



former that he may keep in touch with the methods and practices of the business world as an essential element in his commercial work, and the second that he may acquaint the student in an enlightened manner with commercial and industrial conditions and activities as they exist at the present time, and to bring to his attention the problems, ideals, and significance of the wide field of commerce.

Every one is coming to feel the presence of something new in the educational atmosphere. We are all aware of new demands, new ideals and new opportunities. The time is now at hand when the thoroughly trained commercial teacher is going to reap a rich reward for his time and patience. There is no post to which he may not aspire among teachers if he has the required preparation and the necessary ability.

The kind of position one will be able to hold will depend in a large measure upon the extent and thoroughness of the preparations made for that position.

I will conclude my topic with the following quotation from an address by G. P. Eckels, of the Westinghouse High School, Pittsburg, which well expresses the opinions held by educators and school administrators generally:

"The best high schools (and this is true of the best private schools also) are already demanding of the commercial teacher a preparation equal to that of the teacher of any other high school subject—a technical education, that is, an A. B. degree or an equivalent, in addition to a mastery of the subjects which he is to teach. While these demands may seem to be extravagant, especially in some parts of the country at present, they will ultimately prevail, and as a result the commercial teacher must prepare himself to take a position in the foreground of the teaching profession."

Ernst Hanson has been elected head of the commercial department in the Williamsport, Pa., Dickinson Seminary.

Norma Strouse, of Wellston, O., has been selected to fill a position as teacher of shorthand in the Elyria, Ohio, Business College.

A. W. Leavitt, of Rochester, N. H., is teaching commercial subjects in the Pawtucket, R. I., High School.

W. P. Garrett is now teaching in the Commercial Department of the Strayer's Business College, Philadelphia, Pa. He formerly taught in the Troy, N. Y., Business College, N. Y.

Miss Blanche Lloyd, of Marengo, O., last year at Miami, Fla., is teaching penmanship in the Peru, Indiana, Public Schools. The Business Educator wishes her much success in her new position.

A. J. Lynn, formerly head of the Commercial Department of Bloomington, Ind., High School, is now teaching in the Commercial Department of the Waite High School, Toledo, Ohio.

MISSOURI VALLEY COMMERCIAL TEACHERS' ASSOCIATION

Kansas City, Mo., November 16, 17, 1917

The Missouri Valley Commercial Teachers' Association will hold its tenth annual meeting in Kansas City, Mo., on November 16 and 17, with headquarters at the Coates Hotel, corner Tenth and Broadway.

Mr. C. R. Stewart of Hutchinson, Kansas, is president. The Executive Committee is composed of F. J. Kirker, Kansas City, Mo., H. B. Boyles, Omaha, Nebraska, W. E. Lockhart, Lawrence, Kansas.

A card addressed to the president at Hutchinson, Kansas, or to any member of the Executive Committee will bring a program to any teacher in the territory. The following is a tentative program:

PROGRAM

Friday Forenoon, November 16

8:00-9:00 Reception and Enrollment of Members.

9:00-10:00 Opening Exercises:

Music—Glee Club.

Secretary's Report.

President's Remarks.

10:00-11:00 Bookkeeping — How I

Teach It. (a) The First Three

Months, L. E. Terry, Central Business

College, Kansas City, Mo. (b)

After the First Three Months, H.

H. Webb, C. P. A., Springfield Business

College, Springfield, Mo.

11:00-11:30 Training for Efficiency in

the Business Office, S. J. Shook,

Topeka Business College, Topeka,

Kansas.

11:30-12:00 Field Work in Commercial

Geography, J. L. Spitzer, Polytechnic

Institute, Kansas City, Mo.

Luncheon

Friday Afternoon, November 16

Commercial Section, State Teachers' Association

1:30-2:00 Getting Results, L. W.

Greathouse, Normal School, Mary-

ville, Mo.

2:00-2:30 Collateral Reading for Business

English, Miss Lucile Bryan,

Grover Cleveland High School, St.

Louis, Mo.

2:30-3:00 Critical Period in Typewriting,

Miss Ethel Townsend, Central

High School, St. Joseph, Mo.

3:00-3:30 Critical Period in Book-

keeping, B. F. Hart, Westport High

School, Kansas City, Mo.

3:30-4:15 Our Opportunities, Isadore

Loeb, Missouri State University.

Fraternal Dinner.

Saturday Forenoon, November 17

9:00-9:30 Modern Filing, W. G. Wig-

gent, Gregg Publishing Co., Chi-

cago, Ill.

9:30-10:00 Commercial Law, J. C.

Reed, State Normal School, White-

water, Wis.

10:00-10:30 General Educational Value

of Commercial Studies, Dr. John

Withers, Superintendent of Schools,

St. Louis, Mo.

10:30-11:00 Machine Shorthand, C. A.

Balcomb, Instruction Manager,

Stenotype Co., Indianapolis, Ind.

11:00-11:45 Commercial Schools and Modern Business, H. L. Rohde, Managing Secretary of The Knox School of Salesmanship, Cleveland, Ohio.

Luncheon

Saturday Afternoon, November 17

1:30-2:15 Shorthand, (a) Theory, O.

G. Breidenthal, High School, Kan-

sas City, Kansas; (b) Advanced, J.

E. Boyd, High School, Kansas City,

Kansas.

2:15-3:00 How May the Teacher Help

in the Development of the Student's

personality, W. J. S. Bryan, Asst.

Supt. of Schools, St. Louis, Mo.

3:00-3:30 Election of Officers.

Selection of next place of Meeting.

TRAINING FOR FOREIGN SERVICE

(Continued from page 17)

in regard to the necessity and value of adequate educational preparation for business, domestic and foreign, and nearly all countries are already making plans to establish courses of study that will meet the business needs of these countries, particularly in the field of export. Mr. James A. Farrell, President of the National Foreign Trade Council, in the course of his remarks, sums up this situation as follows:

"Those who are taking the initial steps by creating export departments in their organizations, and adjusting or changing their products to meet conditions prevailing in the markets they would reach, are, first of all, confronted by the problem of obtaining workmen, office men, salesmen, and executives trained to handle their business, a difficulty which, it is safe to say, but few companies find easy of solution. This condition prevails because the foreign trade of the United States is in its infancy and only recently has the question of special training been considered by public men, corporations, public schools, and universities.

"We are only just realizing that this is one of the handicaps we have been under in the competition with our European commercial rivals, and this is why banking, shipping, exporting, and manufacturing officers are employing an ever-increasing number of foreign-born persons who acquire the requisite special training in schools, universities, and business offices in England, Germany, and France."

Orton E. Beach, the well known commercial teacher, writes us as follows:

You may be interested in knowing that I am still at the head of the shorthand department of the Lowell, Mass., High School, one of the largest and best High Schools in New England, as you may know. I am very efficiently aided in the department by Miss Marie Sullivan, Office Practice and Shorthand; Miss Annabelle C. Lowney, Shorthand and Typewriting, and Miss Ruth L. Eaton, Typewriting.

COMMERCIAL LAW

J. H. ROBINSON

Pulaski Public Schools
Edinburg, Pa.

Bailment comes from the Norman French "bailler," meaning to deliver, and is a very important branch of the law. When we consider the fact that it includes the law in reference to the borrowing, lending, hiring and the keeping of chattels, and the carrying or working upon them for another, we can readily realize the force of this statement.

Bailment includes all cases in which the owner of personal property places it in the hands of another for some special purpose. Merely the possession of the property and not the ownership is transferred. The person making the delivery is termed the bailor, while the person to whom the property or service is delivered is called the bailee.

A bailment differs from a sale in as much as, in a sale there is a transfer of the general ownership, while in a bailment there is only a transfer of possession for a particular purpose, the title remaining in the owner.

Bailment differs from barter in as much as, in a barter one piece of property, right, title and possession is exchanged for another, as where two men trade horses, while in bailment the identical thing is to be returned even though it may be returned in different form, as where wheat or other grain is returned in the form of flour or feed, or logs are returned in the form of lumber.

Bailment is made upon a contract express or implied, that after the purpose of the delivery has been accomplished, the property shall be returned to the bailor or some one designated by him.

Most bailments, however, rest upon an implied contract. If a person leaves a suit at a tailor shop to be pressed, it constitutes a bailment. The party leaving the suit is the bailor, the tailor to whom the suit is sent is the bailee, and there is an implied contract that the suit is to be returned to the owner as soon as the work is done.

Bailment is devisable into three classes, according to the persons benefited. First, bailments for the benefit of bailor only. Second, bailments for the benefit of bailee only, and third, bailments for the benefit of both bailor and bailee.

Bailments for the benefit of the bailor is a very common class of bailments and embraces such cases as where a person undertakes to hold or convey a piece of property for a friend as a favor, without any compensation. In such cases, when the bailee is rendering gratuitous service, he is not bound by law to a high de-

gree of care, and is liable only for gross negligence.

The lowest degree of care and diligence is all that the law requires.

Whether the bailment was gratuitous or not, depends upon the intentions of the parties. If the bailee received the property in the usual course of business and it is his custom to charge for such services rendered, he will have the right to demand pay for the service, and the bailment will not be gratuitous even though there was nothing said about the compensation.

Bailments for the benefit of the bailee is that class where the bailee receives all the benefits. He is a borrower and the property is loaned to him for his use. A case of this kind is where A loaned his driving horse to B for a pleasure drive, without any charge for the use of the animal. B is the borrower as he borrowed the horse. The loan may be for a definite period or at the will of the lender.

Since the bailee is the only one to receive any benefit from the transaction the law holds him to a high degree of care, and he will therefore be liable for slight degree of negligence.

He must use the property strictly in accordance with the terms upon which he received it, and if he deviates from the agreement in the least degree he will be liable if a loss occurs.

The bailee is required to exercise great care in keeping or using the property and will be held liable for slight negligence. No other kind of bailment holds the bailee to as high a degree of care. He is held responsible for any loss that he might have prevented by the exercise of the highest degree of diligence but not for inevitable accident.

The bailee is required to feed a borrowed animal and to furnish proper care and shelter, but is not liable if the animal dies a natural death. Any extraordinary expense beyond food and shelter that is necessary to preserve the property to the owner is properly charged to the bailor. As stated before, the time the bailment is to continue may be determined by agreement of the parties, but in the absence of any agreement the bailment is at the option of the bailor, who may terminate it at any time. Bailment terminates on the destruction of the property.

No rule is more rigidly enforced than that which states that the thing borrowed must be used for the purpose for which it was loaned. If the property is used in any other way or for any purpose other from that for which it was obtained, the bailee is fully responsible for any loss, even though he be not guilty of negligence.

C borrowed D's horse to ride to a certain place, but instead he rode the horse two miles farther in a different direction. The horse died on the road and C was held liable for the value of the horse, even though he was not guilty of any negligence. The horse would probably have died

had C ridden him to the place designated in the agreement, therefore he was held liable because of his departure from the terms of the agreement.

Bailment for the benefit of both bailor and bailee determine a class of bailments in which the benefits are not confined to one side but are for the benefit of both parties. It is not an act of favor or friendship but a business transaction which is defined as "an exchange of values."

Bailment is further devisable on the basis of what thing is to be done to the property, into five classes, viz.: **Deposit, commission, gratuitous loans, pledge and hire.**

As stated before, one of the most important questions confronting the bailee, and one which he should answer immediately upon receipt of the chattel, is in regard to the degree of care necessary to save him harmless in case of its loss or destruction. Courts have defined and established for this purpose three degrees of care.

Slight care is that degree of care that every man of common sense, though very absent minded and inattentive, applies to his own affairs.

Ordinary care is that degree of care that every man of common and ordinary prudence takes of his own concerns.

Great or extraordinary care which is the degree of care that a man remarkably exact and thoughtful gives to his own property.

It will be noticed that in all cases the degree of care required measures inversely the degree of negligence for which the bailee will be responsible.

Let us now consider the five classes of bailments as to the thing done to the property.

Deposit is a delivery of goods and chattels to another, to be kept and returned without recompense. A distinction must be drawn between this and the ordinary deposit in a bank, subject to check, in as much as here the same property must be returned while we do not expect a bank to return the identical money.

As the keeping is gratuitous, it is solely for the benefit of the bailor and the bailee is held liable only for gross negligence.

Commission is that class of bailment in which the bailee undertakes gratuitously to do something for the bailor in reference to the thing bailed. This differs from deposit in as much as in deposit the principal thing was the keeping while in commission it is the work to be done. This differs from the ordinary sale of goods on commission by being gratuitous while that is for a consideration.

Commission being a bailment for the benefit of the bailor, the bailee is required to take slight care and is only liable for slight negligence.

Loans. This class of bailment must be gratuitous, for if there be a compensation for the use of the thing it is a bailment for hire and hence for the benefit of both parties, while Loan bailment is a delivery of goods to another, to be used by him with-





out recompense, and includes all cases of borrowing the goods of another without compensation. The benefit being all on the side of the borrower or bailee.

As might be inferred from the fact that the bailee receives all the benefits he is liable for slight negligence, or is bound to exercise great care.

Unless some special agreement is made, the property is for the personal use of the bailee only and must be used only for the purpose for which it was borrowed.

If the borrower is put to any expense in reference to the thing borrowed, he will as a rule be obligated to pay it. He is obliged to pay for the keep of an animal he may borrow or for any repairs on a borrowed machine, occasioned by his use of it. He is not liable for inevitable accidents that could not be foreseen or guarded against, provided there is no trace of fault on his part.

It has been decided that the lender is liable to the borrower for any mischief arising directly from the unsafe condition of the thing borrowed, that is, if the fact be known to the lender and not communicated to the borrower.

The lending of a treacherous horse without communicating the fact to the borrower is a good example, as it may directly cause the death or serious injury to the borrower or those riding under his care.

Pledge is a delivery of goods by a debtor to his creditor to be held as a security till a certain debt or obligation be discharged. It is for the benefit of both parties, for while the bailee (pledgee) obtains security for his loan, the bailor (pledgor) is enabled to obtain credit, or other indulgence.

Anything that is personal property may be pledged. The pledge being for the benefit of both parties, the pledgee is required to use only ordinary care. The pledgee is not entitled to the use of the property, if its use will lessen its value, but on the other hand he is expected to use it provided such use is necessary to keep it in good condition. A pledgee is expected to exercise a horse.

The pledgee has a right to retain possession of the property pledged until the debts are paid, but cannot hold the property to cover other debts.

If the debt is not paid when due, the property is not forfeited to the pledgee, but he may either sue on the debt or sell the property in a legal manner. He must notify the pledgor to redeem the property by public auction, or if he prefer he may file a bill in equity asking for a foreclosure, leaving the sale in the hands of the court. Therefore after default of the pledgor, the pledgee may either sue on the debt, or have it sold by the court.

Bailment for hire includes all transactions where property, labor services or care of property is hired of another for a consideration. This is the most important class of bail-

ments, as it is the one commonly represented in business affairs.

Hire is easily divisible into four classes, as follows:

1. Hire of things.
2. Hire of services.
3. Hire of custody.
4. Agisters.

The hiring of things is the hiring by one of personal property or chattels belonging to another and for a compensation. This class is represented in the hiring of a horse by a liveman.

The hirer must use the property strictly in accordance with the agreement or he will be liable for any loss or damage.

When one delivers property to another to have some work done upon it for a compensation it represents a hire of service. Leaving a suit of clothes with a tailor to have cleaned and pressed is an illustration of this class. The workman may employ others to do the work for him provided it was not his own personal skill and service that was contracted for.

B employs a noted artist to paint a picture on valuable material furnished by himself. The artist has the work done by one of his students. B need not accept the painting, and can compel the artist to pay him for the material used.

The workman must possess the necessary skill to do that which he undertakes, and if he does not he will be held liable for damages.

A, whose occupation is a blacksmith, represented himself to be a piano tuner, whereupon B let him tune his piano. A could not replace a number of the pieces and otherwise damaged the piano. A is not only liable to make good B's loss, but also criminally liable for obtaining money under false pretenses.

A workman may retain possession of the property until his services are paid for.

Hire of custody includes cases where one person engages another to keep his goods. The principal element is the custody of the goods. The bailee has no work or labor to bestow upon them. The bailee is required to use only ordinary care, as it is for the benefit of both parties.

A stores his goods in B's warehouse, paying \$4.00 a month. The warehouse and contents are destroyed by fire. Each person must bear the loss of his own property unless it can be shown that the loss was caused by carelessness. Going through the building with a lighted cigar or carrying an open light such as a candle or torch would be carelessness, sufficient to make the person liable for the entire loss.

An agister is one who takes cattle or other animals belonging to another person into his own ground to be fed for a consideration to be paid by the owner. The agister has a lien on the stock in his possession for the payment of the money which is due him for caring for them. In case an animal is injured while in the posses-

sion of the agister, the burden of proving negligence on the part of the agister is on the owner. In asserting an agister's lien the agister is entitled to sell only as much of the property as may be necessary to pay what is due for the care of the property.

It is very essential that we bear in mind the degree of care that is required of the bailee in the different bailments.

Where the bailor receives all the benefits the bailee need exercise only slight care and is liable only for gross negligence.

Where the bailee receives all the benefits, he must exercise the greatest care, and is liable only for the slightest negligence. Where both parties are benefited as in pledge or bailment for hire, the bailee is required to exercise ordinary care and is liable only for ordinary neglect.

Outline—Bailments

1. Definition.
2. Comparison with Sale and Barter.
3. Classifications as to benefits.
 - a Bailments for the benefit of Bailor.
 - b Bailments for the benefit of Bailee.
 - c Bailments for the benefit of Bailor and Bailee.
4. Classification as to nature:
 - a Deposit.
 - b Commission.
 - c Loan for use.
 - d Pledge.
 - e Hire—
 - Hire of things.
 - Hire of custody.
 - Hire of services.
 - Agisters.

F. S. Kitson, head of the commercial department of Troy, N. Y., High School, reports a very large enrollment. The attendance has increased 150% over last year. Another teacher, Miss Mary Haley, of Ware, Mass., has been engaged to assist in commercial work.

E. W. Van Kirk, who has had twenty-five years experience as commercial teacher, now has charge of the book-keeping, penmanship and pen art departments of the Dague Business College, Wichita, Kansas. Mr. Van Kirk states that this institution is showing every evidence of progress. At present it is bending all of its energies to increase the output of efficient help for Uncle Sam, the business firms of Wichita, and the country at large. Much has recently been added to the institution in the way of equipment.

The Lima, Ohio, Business College, C. J. Greenbaum and C. H. Haverfield, proprietors, publishes a very creditable catalogue which bespeaks prosperity and progress. It is covered in green, attractively illustrated, and well printed.

C. E. Dwight, of Paterson, N. J., has been elected to a commercial teaching position in Davis and Elkins College, Elkins, W. Va.



THEY ARE LOOKING CHICAGO-WARD

The 21st Annual Convention of the National Commercial Teachers' Federation will be held at Hotel Sherman, December 26-27-28-29, 1917. From the standpoint of attendance, helpful programs, and enjoyable association this promises to be the best Convention the Organization has ever held.

Commercial education has assumed an importance such as it never before had. More is expected of Commercial teachers and more is offered in money remuneration and in promotion than ever before. Commercial education and Commercial educators are to play a most important part in the adjustment that is to take place in the industrial world when the Titanic struggle now going on is ended. Preparation, then, for the bigger things that lie before them is today the most important thought of Commercial teachers from one end of the land to the other.

The National Commercial Teachers' Federation, the leading organization of its kind in this country, will hold its 21st Annual Convention the last week of December, and every red blooded commercial teacher within a thousand miles of Chicago should now make preparation to attend. The inspiration as well as the new thought to be derived from the programs and the real pleasure and profit that comes from a social mingling with one's fellow workers will be ample reward for all the time and money spent. Here will meet for a four days' discussion commercial teachers from every state in the Union—from the Universities, the Normals, the High Schools and Parochial Schools, from the Private Commercial Schools, from the proprietor down to the last of his faculty.

Splendid Work Already Done

President H. M. Owen, of Decatur, Illinois, together with Ex-President C. D. Sliker, Miss Lena Vogt, of Cedar Rapids, Iowa, and Ivan Chapman, of Detroit, constituting the Executive Committee, have already worked out an excellent program for the general Federation meetings. President F. L. Dyke, of Cleveland, Ohio, for the Private Schools Department, and President J. A. Book, of Milwaukee, for the Public Schools Department, have provided something for every minute of time allotted to these departments. A special Arrangement Committee consisting of Guy M. Pelton, Walter Read and Otis L. Trenary have worked out details for the comfort and accommodation of every part of this great Convention.

Now Under the New Constitution

Under the new Constitution the old six sections have given way to a Private School Department and a Public School Department. Two dollars pays for a membership in the Federation and in one of the two Departments, as a member may choose. White cards are issued to members of the Private School Department and blue cards to those of the Public School

Department. SAY WHETHER YOU ARE WHITE OR BLUE. SEND YOUR TWO DOLLARS NOW TO OTIS L. TRENARY, GENERAL SECRETARY, KENOSHA, WISCONSIN. You want to be a part of this great National Organization and your doing this now will make you feel better and greatly facilitate matters for the first busy day.

Private School Managers

There is no longer a Managers' section, but a Round Table may be organized to take its place. Any manager a member of the Federation may become a member of this Round Table by the payment of \$3.00 extra. This \$3.00 belongs to the Managers' Round Table and not to the Federation.

Exhibits

A very helpful part of the Convention is the Exhibits. An opportunity is afforded the live teacher to examine the very latest texts and the most modern office machinery and appliances. Every room available for exhibition purposes has been reserved as well as nearly all the booths set aside for this purpose in the Crystal Room.

Special Organizations

Last year the Gregg Shorthand Association, the Munson Shorthand Association, the Stenotype Association and the A. N. Palmer Association held their special meetings during our Convention, but at times not used by the Federation. Some or all of these will be with us again in the same relation. This insures splendid co-operation from these live bodies, and a larger attendance than could otherwise be obtained.

Programs

The programs provide for social enjoyment and for an array of talent very seldom available. Either President H. M. Owen, Decatur, Illinois, or General Secretary Otis L. Trenary, Kenosha, Wisconsin, will be most pleased to hear from you now, saying that you will be with us. Please remember that an attendance at this Convention is an investment that will return dividends for years to come.

NOTE

A Federation Request

The Federation officers will greatly appreciate it if all journals circulating among our people will insert at least part of the information about our coming Convention, found in this issue of *The Business Educator*. Let us all boost and boost again for the greatest Convention we have ever held.

OTIS L. TRENARY,

General Secretary,

Kenosha, Wis.

NEWG NOTES

The following encouraging report has been received from M. G. Denlinger, president and manager of Warner's Business College, New Kensington, Pennsylvania: "I have a large school started here. Last spring the school had only 14 day students and 18 night students. Now I have 116 students enrolled."

October 1st, The Mountain State Business College, Parkersburg, W. Va., Albert Grant Sine, president, registered the largest number of students ever enrolled in that institution in a single day since it was first established in 1888, which, by the way, is also the birth year of the Zanerian College of Penmanship. The enrollment during the entire month of September was the largest in the history of the Mountain State College. Many schools are experiencing increased enrollment, bespeaking the fact that commercial education is in unusual demand.

The Salem, Mass., Commercial School recently issued a 16-page journal describing the work of that institution. It is well printed, splendidly written, and attractively illustrated. Geo. P. Lord, the widely known commercial school man, is the president.

The College of Business Administration of the Boston University offers Saturday courses for commercial teachers and special students. Charles F. Rittenhouse, B. C. S., C. P. A., Professor, Head of the Department of Accounting, Accounting, Business Method, English, Economics, Finance, Law, Secretarial Studies, and Modern Foreign Languages with special subjects such as Salesmanship, General and Applied Psychology, etc., are offered.

The Duquesne University School of Accounts, Finance and Commerce Prospectus for 1917-18, Pittsburgh, W. W. Walker, LL. D., Dean, 323 Fourth Ave., is before us, comprising 32 pages and cover. The courses are particularly inviting and thorough, and lead to degrees. The Prospectus is a model in presentation and arrangement of courses as well as in printing economy.

Miss Mary E. Varley has charge of the penmanship in the Junior High of the Forest Park School, Springfield, Mass. She teaches six hundred students a week in a dozen different classrooms. Miss Varley is a dynamo of intensified enthusiasm and skill in the teaching of writing, and as a consequence her pupils become almost wildly enthusiastic on the subject of penmanship and correspondingly skillful.

Lillian Pierce, recently of Holbrook, Mass., has accepted a position as teacher of typewriting in the Bridgeport, Conn., High School.

F. B. Mauck, formerly of Wichita, Kans., has recently been elected principal of the commercial department in Brown's Business College, Peoria, Ill.

F. M. Wenger, Greenville, O., and Oscar Boland, Brewton, O., are teaching commercial branches in the Wheeling, W. Va., High School.

Myron Condie is the new commercial teacher in the Morgan, Utah, High School. He reports that he is to use the *Business Educator* the coming year in his penmanship classes.

Libby Cohen, of Dorchester, is a new teacher in the commercial department of the Rochester, N. H., High School.



C. E. Kersey, of Baltimore, is employed as a teacher in the Merchants' & Bankers' Business School, New York City.

Mabel Barbour, of Macksburg, O., is the new assistant principal in the commercial department of the High School at Parkersburg, W. Va.

Lillian Crane, recently with the Rhode Island Commercial School, is teaching this year in the Booth & Bayless Commercial School of Bridgeport, Conn.

Lorene Turner, of Salem, Ohio, is teaching commercial branches this year in the Bellefontaine, O., High School.

Miss Glee Duncan, of Farewell, Mich., has been appointed head of the commercial department in the High School at Houghton, Mich.

Mabel H. George, of Madison, Wis., has been elected head of the commercial department in the Glenwood, Minn., high School.

The Herrick Institute, at Fall River, Mass., has a new commercial teacher, Mr. Harley H. Sawyer, of Newport, Vt.

Clara L. Markham is a new teacher on the staff of the Lambertville, N. J., High School.

There are two new teachers in the commercial department of the Wichita, Kansas, High School, the Misses Jessie Coffin and Jewel Perrin.

R. A. Whisnand, of Richmond, Ind., is this year to have charge of the commercial department of the Elkhart, Ind., High School, with Miss Hazel Miller, of Bowling Green, Ky., as an assistant.

W. M. Evans, for some time head of the commercial department in the Wheeling, W. Va., High School, has been elected to the position as chief accountant for the city of Wheeling.

Lila Colgan, of the Spencerian School of Cleveland, is teaching shorthand in the Elyria Business College, Elyria, Ohio.

H. Armstrong, of Central City, Ky., has accepted a position as head of the commercial work in Wayland Academy, Beaver Dam, Wis.

The Troy Business College, Troy, N. Y., has Mr. L. C. Guffey, of Altamont, Kansas, for its commercial teacher this year.

Elizabeth Stephenson, of Tucumcari, N. M., has been elected head of the commercial department of the Cheyenne, Wyo., High School.

Inez Thompson, of the University of Minnesota, Minneapolis, is teaching commercial branches in the High School, Pine City, Minn.

E. J. Nieghorn, of Seattle, Wash., is in charge of the commercial work of the Boise, Idaho, High School.

E. A. Brock, of Warrensburg, Mo., has been elected commercial teacher in the Roswell, N. M., High School.

Edith Ramsdell, of Keene, N. H., has been appointed a teacher of book-keeping in the commercial department of the New Haven High School, New Haven, Conn.

Gladys L. Granniss, of Wallingford, Conn., has accepted a position in the Boardman High School at New Haven, Conn.

R. C. Cain, of Fort Worth, Tex., has been employed to teach commercial branches in the Metropolitan Business College, Dallas, Texas.

E. F. Burmahn, of Findlay, O., has been elected to the position as commercial teacher in the High School at Findlay, O.

Ruth H. Currier is teaching this year in the Dover Business College, Dover, N. H.

Miss Abie E. Beynon, of Lincoln, Neb., has been appointed a teacher of commercial branches in one of the St. Joseph, Mo., High Schools.

Ethel Farrell, of Elgin, Ill., has been elected to teach commercial subjects in the Sault Ste. Marie, Mich., High School.

Evelyn Messinger, of Salamanca, N. Y., has been elected to teach commercial work in the Monongahela, Pa., High School.

L. M. Goodwin, formerly of Nevada, Mo., is to handle the commercial work of one of the High Schools of St. Joseph, Mo., during the year now opening.

Margaret Doody, of Tully, N. Y., is a newly-appointed teacher in the Mahopac High School, Mahopac, N. Y.

Pearl Bishop, of Canton, Ill., has been elected to a position as commercial teacher in the High School at Madison, S. D.

Mary C. Roach, of Brookfield, Mass., has accepted a teaching position in the Lebanon, N. H., High School.

Miss Gracia Pool, of Neosho, Mo., and **Miss Rosalie Perkins**, of Bowling Green, Ky., are teaching in the commercial department of the Port Arthur College, Port Arthur, Texas.

Elsa P. Rieser is teaching this year in the High School at Milford, Conn.

Christian Oehler, of New Rochelle, N. Y., is a new commercial instructor in the Dunkirk, N. Y., High School.

Catherine Creedan, of Hopkinton, Mass., is a teacher of commercial subjects in the Somersworth, N. H., High School.

Anna G. Haskins, of Pittsfield, Mass., has accepted a position as teacher of commercial branches in the Hamilton High School, Hamilton, Mass.

Lulubelle Fowler, of Lima, N. Y., has been chosen head of the commercial department of the Bellevue, Pa., High School.

Mary L. Lally, of Torrington, Conn., is teaching in the Torrington, Conn., High School.

Fanny L. Taylor, of Oakland, Me., has accepted a position as teacher in the Banks Business College, at Philadelphia, Pa.

Laurence King has been elected to the position as head of the commercial department in the North Adams, Mass., High School.

Maude Daverin has been elected to fill a recent vacancy in the commercial department of the Millville, N. J., High School.

Mr. H. E. Clausen, head of the penmanship work in the High School of Commerce, Omaha, reports a large attendance in that institution. Each week he handles 440 different pupils, which is one-half of their enrollment. Their former principal, Mr. Karl F. Adams, is now at the head of the commercial work in Seattle, and Mr. Dwight E. Porter, of Shawnee, Oklahoma, is now at the head of the Omaha commercial work. Mr. Clausen is an exceptionally efficient and enthusiastic teacher of penmanship.

Mr. A. B. ZuTavern, a Springfield, Ohio, native, for five years principal of the Chicago Metropolitan Business College branch school at Elgin, Ill., and for the past four years principal of the Commercial Department of the Boise, Idaho, High School, and a Zanerian graduate, is now representing the Southwestern Publishing Company, Cincinnati. He will spend the winter on the Pacific Coast. He recently paid Ohio a visit and renewed friendships and formed new acquaintances. He is an expert harpist and an all-round happy fellow.

Mr. H. B. Heaston, principal of the Scio, O., College of Business, reports a large opening. Mrs. Ida Ward has charge of the Shorthand work. This is a new institution and promises much educationally for Eastern Ohio. Associated with it are Colleges of Music and Elocution.

Mr. W. E. Moore, Supervisor of Writing, Oakland, Calif., reports fine work in writing in the schools of Oakland. Mr. Moore is also principal of one of their large evening High Schools, indicating appreciation and ability on the part of employers and employe.

Mr. F. T. Weaver, of the Ohio Valley Business College, East Liverpool, Ohio, reports that their institution opened with a better attendance than last year. Miss Dorothy Raymond, of Bowling Green, Kentucky, is a new teacher of penmanship, and Miss Bessie Osborne is a new teacher in the commercial department of that institution.

Mary M. Hopkins, of Milwaukee, Wis., is a new teacher in the Waterloo Business College, Waterloo, Ia.

V. M. Collins, of Chicago, Ill., is now teaching in the Brown's Business College, Streator, Ill.

Mr. W. W. Keylor, who last year had charge of the penmanship in the grades of the Wheeling, West Virginia, Public Schools, this year is at the head of the commercial department, and Mr. E. P. Vincent has charge of the grades supervision of writing. Miss Stella Conover is now handling the penmanship in the High School, in connection with other commercial subjects.

Mr. C. W. Mylius, of Morgantown, W. Va., has charge of the penmanship in the New York Military Academy, Cornwall-on-Hudson, N. Y. This bespeaks a progressive and practical policy on the part of the management of that well known institution.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

PART II

Synopsis of Part I. Four very bright young Americans, F. A. Warren, his brother George,



young broker clerks from Brooklyn, a skillful penman by the name of MacDonald, and a Connecticut clerk by the name of Wade, formed a plan to rob the bank of England of five million dollars by means of forged bills of exchange. To accomplish this desirable event, they gave a year of time, and spent a good deal of money, for they had already gone wrong. Three of them were first class crooks and by means of skillfully forged letters of credit, had forced the banking houses of London, Paris, Berlin, Vienna, Rome and Florence, Amsterdam, Genoa, Moscow and St. Petersburg and, for ought I know, far off Constantinople, to contribute more than \$100,000 to their war chest, and with this they built up confidence which enabled them to carry out the most stupendous piece of rascality ever perpetrated on a bank, and especially on the staid "old lady of Thread Needle Street," the bank of England. The stage was set for the big game and this article shows how they played the game, how they danced merrily, and how they paid the fiddler as we all have to pay the fiddler when we dance, be it sadly or merrily.

F. E. Warren had not gone to Birmingham at all. He had no liking for that smokey city, but instead he packed his trunks and bought a ticket for Dover and took the boat across that choppy bit of water, the English Channel, and headed straight for "Gay Paree," where he hired a suite of rooms at its most gorgeous hotel and sent a letter to England asking his fiancée to come there with her father and mother and get married preparatory to going on a luxurious wedding trip around the world, by way of Mexico and South America.

Two days after Warren left Wade went to the bank and George, Warren's brother, had already gone to Birmingham with a large bundle of assorted bills of exchange, beautifully executed by that superb penman, MacDonald, the forger. It was the first bundle of negotiable paper to come from Birmingham and Wade drew out all the money Warren had in the bank except a few hundred pounds, for, in case of any slip up in their plans they intended to get out of there, "p. d. q."

George mailed the letter at Birmingham as if it came from Warren. The paper was all properly indorsed and it went through the bank without a question and the proceeds were placed to Warren's credit. They didn't need to use the money Wade had

drawn preparatory to flight if the scheme didn't work, and he at once bought \$75,000 worth of United States Coupon Bonds which were good as gold in any place in the civilized world, and from that time on, for several months, there came, day by day, from Birmingham, where George went and mailed the letters each morning after MacDonald had prepared them, a fine bundle of negotiable paper, the proceeds of which went to the credit side of Warren's bank account, and most of it was promptly checked out and put into United States Bonds. On some days as much as \$100,000 was discounted and for weeks the bank continued paying out from \$20,000 to \$50,000 on forged paper, every bit of it. You see MacDonald was a penman worth having. Not Costello or Dennis or Baird or Rollison or even the skilled staff of the Zaner Art School ever got so big money for their work as this young man from Brooklyn.

These bills were not coming due for several months, so the joyous rascals had plenty of time. They kept this up until nearly Christmas, and then they began to feel homesick, for they had already drawn over \$3,000,000 out of the bank of England at an expense of about 10c worth of ink for MacDonald and a few steel pens. They decided to close up and clear out. The last batch of bills had been placed in the bank. That day Wade bought \$150,000 worth of United States Bonds, using Warren's check to pay for them.

Closing up Business

At three o'clock that afternoon MacDonald, George and Wade all lunched together and then went to the rooms of MacDonald, the forger, for the purpose of destroying all evidence of what they had been doing, and there was where they slipped up and "spilled the beans." MacDonald took the box containing the unused forged bills up to the fire and began throwing them in the open grate one by one. As he came to some superb specimens he was tempted to hold them from the flames, which blazed up merrily at each addition, and laid them down on the table, while he burned the rest. He took up the remaining paper, looked them over a minute and then started to throw them into the fire after the rest, and something made him hesitate. He said, "Boys, these are perfect works of art; it's a pity to destroy them; it is only necessary to take them over to the bank, and get thousands of dollars more."

"Suppose we do send them," said George.

"All right," said Wade. And they did it. There were bills in this lot amounting to \$130,000, but on one of these bills the date had been left off. They didn't notice the fact. George went to Birmingham, mailed the letter enclosing the bills of exchange and then laughed over their success.

The next morning the letter arrived at the bank of England. The

bills were discounted, and the amount placed to Warren's credit. This left him with a balance of \$230,000. The omission of the date was made on an acceptance of a great London business firm. The discount clerk at the bank of England noticed the omission of the date, but thought it was an error on the part of the bookkeeper who made out the acceptance, so he laid the bill aside and the next morning he sent a messenger around to the firm whose name it bore to have them fill in the date, and "the fat was in the fire," for they instantly detected the fact that it was a forgery. They had never given any bill, and the bank of England's manager awoke up to the fact that it was **not impossible to commit forgery on the bank of England.** Before night he was very much awake, for messengers scurried all over London with the six months paper, half a cart load of it piled in the bank, and every scrap of it forged.

Reaping the Whirlwind

The day of the last deposit the confederates purchased another lot of \$100,000 in United States Bonds, and the next morning they drew \$50,000 in cash. A few moments later they were seated around a table in a restaurant, intending to leave London within two hours. One of them remarked that they still had a balance of \$75,000 to Warren's credit. Wade said, "Boys, I will run over and get another check cashed for \$25,000," and the other two agreed. While they were drawing this check the bank messenger was hurrying past the very place where they were eating with the startling news of the forged paper, and when Mr. Wade, a few moments later, stepped in and presented his check he was promptly arrested. George and MacDonald had followed Wade to the bank, and were waiting out side. Wade, himself, was standing in the midst of the crowd of excited stockholders who were alarmed by the news of the gigantic forgeries.

Wade told a simple story; he knew nothing about Warren's business, but had simply been hired as a clerk, but they sent him to prison just the same, and MacDonald and George saw him when the police marched him out, but he gave no hint that he knew them. Wade was offered his liberty and 1000 pounds if he would tell all he knew, but he stuck to his story.

The bank of England knew, of course, that it was an American gang that had done them up in such beautiful style, and they concluded that the members would make for New York, and across Cyrus Field's cable flashed a message to the Pinkertons. They did not send any message to the New York police, for they knew the police too well in those days of Big Boss Bill Tweed.

The first thing the bank had to do was to prove whether Wade had any guilty knowledge of the swindle or if he was a mere clerk. When Pinkerton got to London, after a long



search he found where Wade bought his clothes. The salesman remembered him as a customer who had given him name as Bedford. Pinkerton said, "If not a crook, why didn't he give his real name?" One of the salesmen recalled having seen Wade walking with a well dressed gentleman. The detectives started out to find out who the gentleman was. The first house they entered, in the search, was the residence of the famous physician of London. MacDonald, the forger had been a patient of this physician but the doctor knew nothing about him except his name and address, which he gave as a fashionable hotel. They found that no such person had ever been there and they began to look for the stranger in fashionable boarding houses, and finally they found where he had been but he had left the day before.

In the waste basket the Pinkertons found some pieces of blotting paper. One of them held up to the mirror reflected the impression of a check drawn for 2,000 pounds signed, F. A. Warren.

They had found the first link. MacDonald had gone to Paris knowing that Wade would not tell, and not supposing he would be connected with the swindle. He registered in Paris under his own name, and the Pinkertons soon located him, but they were too late, MacDonald had sailed for New York, and when he stepped off the ship at the New York Pier he found a Pinkerton man waiting for him to give him free lodging and board at the expense of the state of New York till a requisition came from London. They chased George, the third member of the gang, all over Ireland. He was ready to take a steamer for New York, but was scared by the detectives. He had intended to take passage on the steamer Atlantic which was wrecked off the coast of Nova Scotia and several hundred lives lost. George had a great knack of changing his personal appearance by means of a false beard and few suits of clothes that he carried. He was finally captured in the old Scotch City of Edinburgh and they took him to Newgate prison.

The Finish of F. A. Warren

F. A. Warren was the brains of the whole lot. You remember he left London for Birmingham before they began depositing the forged papers, but he did not stay in Birmingham. He went to Paris and there met his sweetheart, a very fine English woman. Her relatives were with her and he entertained the party royally in Paris where he married the young lady, and after their marriage they took passage from Spain to Mexico on a wedding trip de luxe around the world, so he said, leaving the rest of the gang to take the plunder out of the bank. He had \$150,000 in cash with him which he had already realized, and he and his bride had a royal suite on the steamer.

He did a very foolish thing, further illustrating the fact that all knaves

are fools, for, instead of going right through to Mexico, where there was no extradition, he stopped at Havana in the Island of Cuba, and there entertained the Spanish officials in royal state. In Havana he saw in one of the National papers the sensational account of the great fraud on the Bank of England and knew he was in deadly danger, for Havana was in a province of Spain. He determined to sail on the next ship to Mexico but his wife had arranged to give a dinner party, and he took a chance of waiting over one steamer. While he was seated at the head of the table at this dinner, with champagne corks popping, music playing, beautiful flowers and rare wines upon the table, Captain John Curtian, of the New York Pinkerton Agency, entered the room at the head of a dozen Spanish soldiers and "the jig was up." Warren had with him \$80,000 in cash and bonds, besides a lot of valuable diamonds. After several days confinement in jail waiting for requisition papers, he escaped. The jailers were bribed to let him do so. He tried to join the Cuban Rebels and traveled through jungles by night, and with many narrow escapes he almost reached the Rebel lines, where he would have been safe but, starving, he entered a small town and opening a shop door he found himself in the presence of twenty Spanish soldiers. These soldiers took him for a rebel spy and would have shot him but he was a man of brains, nerve, and courage. He boldly threatened them, insisting that he was a correspondent of the New York Herald and an American citizen. They took all the cash he had, his valuable diamonds, his fine watch and sent him back to Havana, where he was given up to the Pinkertons, and they took him to London to join the other three behind the bars of Newgate Prison.

Remunerating the Violinist

There is an old saying, "Those who dance must pay the fiddler." The quartette of choice American spirits had danced merrily and now it was time to pay the fiddler, and the fiddler was not modest in demanding payment. If such a performance had been pulled off in New York it is quite probable that F. A. Warren would have been elected mayor and given the keys of the city out of sheer admiration for the magnificent robbery he had achieved. Big Boss Bill Tweed and the Tammany ring which had plundered the city for years would have bowed down in adoration at the superior genius of Austin, George, MacDonald and the more humble Wade, but alas, the "Blarsted Britishers" did not admire genius of that kind, and the four were promptly convicted and each received a sentence of imprisonment for life. And mighty lucky they were to get off with that, for it was only a few years before that the death penalty for forgery had been abolished by the conservative laws of England, which a hundred years ago

had fifty crimes for which death was the penalty.

Good Resolutions

Before the four men went to prison they had a farewell meeting. In that meeting they agreed that they would obey all the rules of the institutions to which they were sent; that they would not lose heart, and that they would try and meet again when the life sentence was expired; for a life sentence in England does not mean till death, but from fifteen to twenty years. Generally fifteen years secured a pardon, but these men stayed behind the gloomy prison walls for twenty years, and they saw every man in the prison in which they were confined go out to liberty or to the grave-yard in which were buried those who had no friends. For seven years Austin, the leader, was denied any reading matter except the Bible. To keep his voice he read the Bible out loud, and every Sunday preached a sermon to an audience made up of a gray rat who crept out of its hole in the corner, of the abundant supply of cock-roaches and other vermin which infested the cell, and to, perhaps, a stray bird who, outside, had alighted upon the sill of the narrow grated window high up in the cell to look in with cocked head and inquisitive eyes upon the strange being there, talking to himself.

He made friends of the rat and a mouse or two, and I don't know but he trained cock-roaches the same as they do the educated fleas you see in dime museums. At any rate, he kept his reason, and after seven years of this living-death, the American minister, Mr. James Russell Lowell, obtained permission to present Austin with a copy of Shakespeare. Thirteen years later, through the efforts of the American minister, Mr. James G. Blaine, ex-secretary and state and President Grover Cleveland, the board of pardons released the four men and they came back to America. It was about that time that I heard Austin Bidwell, for this is the story of the Bidwell brothers, the most famous forgers in the annals of the Pinkertons. I heard him in Boston tell the story of his life. He told it in a dead, flat, monotonous tone like that spoken by the deaf. You see, for twenty years he had heard no voice but his own, except now and then a few words from the prison chaplain or an attendant, but the story thrilled one through and through.

He went about the country addressing Y. M. C. A., church meetings and the like, and advising young men to take warning from his fate. His brother always accompanied him. Their hair was white, and they had the strange pallor that you see on a man who has been long in confinement. They were too old to begin any useful work, for the terrible twenty years of privation in solitary had sapped their vitality, and by and by people didn't care to hear them for they had only one story to tell and that they could not tell so well



as to make it interesting more than once, and calls for the story grew less and less, and presently they drifted out of sight and their names no longer appeared in the papers, and everybody forgot about the Bidwell brothers and their tremendous business operations which twenty years before had startled the whole world. It was a tremendous operation too. I don't suppose it could be done at the present time. In these days of telephones commercial paper is pretty closely investigated before it is discounted. The English are still about a hundred years behind this country in that respect, but it is probable that the performance of Austin Bidwell, alias F. A. Warren, convinced the directors of the Bank of England that it was possible to commit a forgery on that time honored institution, and caused them to very decidedly remodel their method of discounting paper. But for the trifling slip up of failing to put in a date on one of the last of the papers discounted, the remaining trio and Austin Bidwell would have safely escaped from England and in the capitals of Mexico, Brazil, the Argentine and other countries, which had no extradition laws, would have lived perhaps a long life of ease and luxury untroubled by any pangs of conscience. But it is hard to weave a close web

of crime and deceit without leaving here and there a loose stitch. Even the shrewdest of men, brilliant criminals, generally leave some trace or omit some trifling detail that brings about more or less swift punishment, and the punishment of these men was not only swift but long and continued.

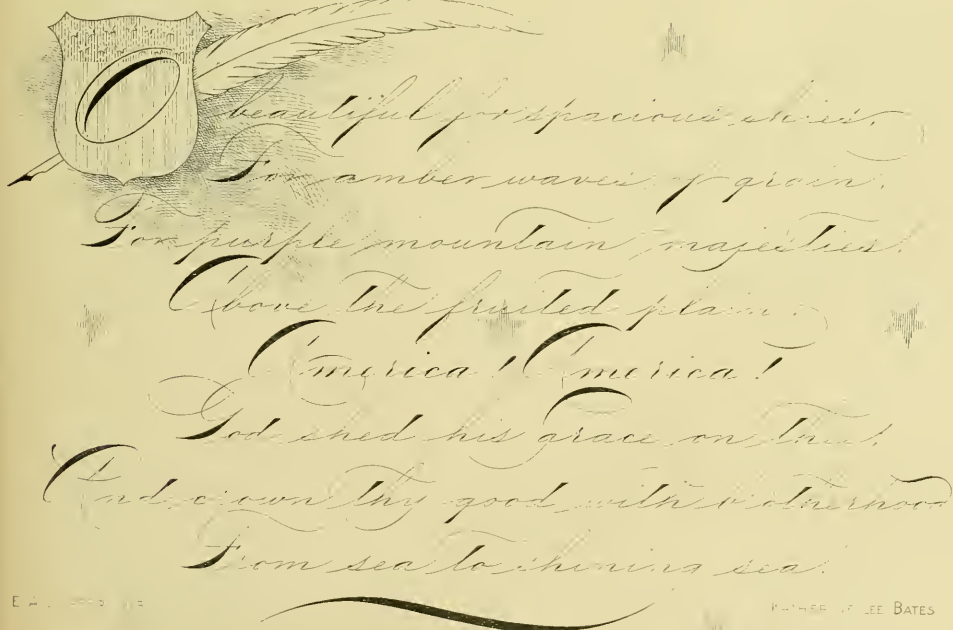
Picture the dreary years within the grim prison walls of the English jail on hard prison fare, with few words of kindness and no communication with the outside world. Then picture the going out; old, enfeebled, mind and body broken by the terrific years of confinement. Picture these old men trying to pick up the scattered threads of life so rudely broken by the 20 years of exile from all touch of humanity. They could not do it, and they drifted out of sight. But whatever hardship they encountered these two brothers, devoted each to the other, never did anything criminal. Experience is an expensive teacher, but it had taught them the lesson that honesty is the best policy, and their lives to the dreary end was clear of any stain. They went from place to place earning a precarious living and, age laying its hand heavily upon their shoulders, they finally reached that strange city of Butte, the copper city of Montana, where no vegetation is to be seen, so they

tell me, because the fumes of the great copper smelters kill everything green.

The city with its dead lack of living green must have typified the lives of these old men. Finally I saw one day a brief notice of their death in a New York paper, which recalled in a short paragraph the tremendous forgeries of nearly forty years ago. Austin Bidwell died of pneumonia aggravated by starvation, exposure, and lack of care. The room in which the two old men lived together was absolutely bare of anything except a few blankets, when the policemen removed the corpse of the man who had planned and carried out, almost to a triumphant conclusion, the greatest swindle in the whole world's banking history. His brother, who had kept up till death called Austin, followed him two days later. The two had stuck together through long years of honest effort to redeem their mispent lives, and let us hope they both went to a happier future in the great beyond.

They were young men of far greater than average intelligence. Austin Bidwell was a man of brilliant capacity. George Bidwell and Wade, though not his equal, were still men of high intelligence. MacDonald was a wizard of the pen.

Were they wise or otherwise?





Penmanship Questions AND ANSWERS

Having a limited amount of money how can I secure a penmanship education?—Ambitious.

"Where there's a will there's a way" is as true in learning penmanship as in anything else. Here in Columbus many pupils work in restaurants for their board which is the one big item in the expense account. Some do a little extra work in restaurants to cover room rent. Others work from 5 to 6 hours each evening earning their board and \$5 or \$6 a week, which about covers all expenses.

By working half day and going to school the other half many young men and women are able to meet expenses and get an education.

The chances for a person without money to secure an education are better today than ever. It takes pluck and a willingness to work.

E. A. Lupfer.

What is the purpose of exercises, and what kind is best to use in the different grades?—F. W.

The purpose of any movement exercise should be to establish certain of the nerve connections for definite writing motions. Repetition of a prescribed motor impulse makes for improvement in control of effort and accordingly facilitates execution.

It is obvious that exercises should be of a developmental character. There should exist a close relationship between the drill and the letter form evolved.

Exercises should function chiefly in overcoming technical difficulties in performance, and should therefore be simpler and less complex in design and motion than the objective letter form and its reproduction.

The so-called oval and straight-line exercises cultivate freedom and rhythm of motion, establish simple co-ordinations for control, re-establish circulation, and afford opportunity to observe position and the adjustment and operation of the writing mechanism. These drills are purely repetitions of simple motions and are quite unlike the continuous and varied line movement used to produce words in the act of writing. It is from the excessive use of drills of this nature that much educational waste comes. Discrimination should therefore be made in their selection and use.

The reverse oval exercise, for instance, may with profit precede practice on such as capitals Q, B, J and I. The reverse or "indirect oval" needs to be practiced quite as much as the "direct oval," for there are as many overturns, left curves or reverse mo-

tions as there are underturns, right curves or direct movements in the writing act. The awkwardness usually displayed in practicing this drill is a very good reason why it should be given more attention. The left handed writer finds this movement to be more readily controlled than the "direct" motion.

The straight line or "push and pull" exercise schools the "eye and arm" in uniformity of slant. It is good introductory practice in connection with letters embodying straight line elements or tendencies, such as capitals P, B, R, M, N, J, small t, d, p, etc.

In the beginning stages of child writing, "sizes" are of more importance than exercises. Large writing is in the very nature of itself an exercise. It embodies both letter-form perception and movement practice—a combination which should obtain from the very start in the learning process.

Frequently pupils are given an overdose of undersized exercises, and are allowed to play with ovals, "push and pull" drills, capitals O and A, small n's, n's and m's.

Undue emphasis should not be given the movement or drill phase of writing at a corresponding sacrifice of form quality. When movement and especially speed are unduly stressed, perverted and distorted concepts of both form and motion invariably result. Perception must prelude performance in writing as in any other acquired act of man.

In the primary grades, freedom in actual writing characters and combinations—enlarged in size and reduced in rate of movement is the child's need, and not the technical grammar of penmanship in the form of intensified movement callisthenics, drill designs, and small, adult writing.



Portraits of Lyman P. Spencer and Geo. H. Shattuck, at Medina, N. Y., taken probably a score of years ago. Mr. Spencer, who is above shown at the desk, was the son of Plat R. Spencer, Sr., author of *Spencerian Penmanship*, and the one who revised and developed the system from time to time. Mr. Shattuck was for many years business agent for *Spencerian copy-books and pens*. Of the five sons of P. R. Spencer, Sr., only R. R. Spencer, Jr., is living, in Jacksonville, Florida. Lyman and P. R., Jr., were the greatest of the Spencer penmen; H. C. was the best teacher; and R. C., "Uncle Robert," was the commercial educator. This photo was kindly loaned to the *Business Educator* by H. T. Loomis, Cleveland, O., Pres. Practical Text Book Company. Mr. Shattuck died July 17, 1917, and Mr. Spencer died the previous year.

Enlarged letter tracers or written characters are in reality the best all-round exercises for children. They create reserve power and confidence for performance as well as facilitate perception. The only difference between large and small exercises, and writing, is one of intensity or quality of effort. This freer, less restricted activity needs only to be refined and intensified for actual application. Enlarged exercises and writing make for conservation of mental and manual effort at the same time.

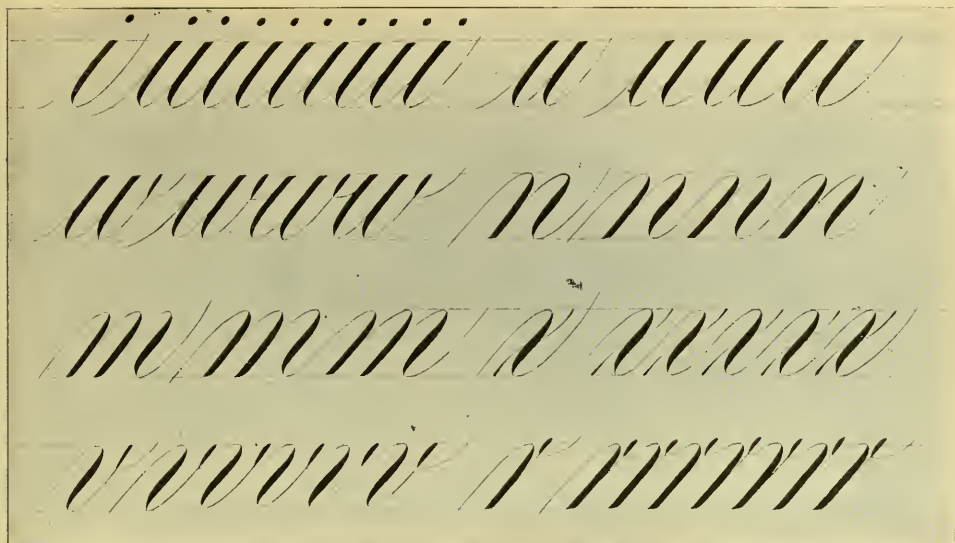
In the intermediate grades much drill upon movement exercises are needed in order to gain control of the muscles of the arm for increased demand of written expression. Exercises should be given that have a close or evolutionary bearing upon the central idea of the lesson. Each practice period should consist of the drill phase for relaxation, freedom and rhythm of action.

Practice on letter forms for legibility or plainness should follow, and then an application in the form of words or sentences is the logical and pedagogical order. A lesson is not complete if any one of these phases of teaching be omitted.

More attention to word, sentence and paragraph writing should be given pupils in the grammar grades. Technical emphasis should be placed on all exercises as concerns quality. In the beginning of the term more exercises should be given than at the close.

It must be remembered that exercises are only a means to an end—are a so-called "necessary evil," and that the true goal-idea is facility, endurance and rapidity, or the highest economy of reproduction consistent with age and need.

TOM SAWYER.



ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio.

Lesson No. 2

If you have mastered the exercises presented in last month's B. E., you will find very little trouble with this lesson. Your main trouble will be to secure uniform spacing, slant, and uniform down strokes and smooth lines.

The spacing should appear the same between as in letters, but a little study will show you that the compound hair lines take more space than simple curved hair line connecting strokes. To secure good uniform spacing you must study spacing. Never do careless work. It always pays to do systematic, neat work. Watch the arrangement on the page.

To secure uniform slant all down strokes should be pulled towards the center of the body. Get your paper in front of you and not too far to the right. If necessary draw a few slant lines. Remember that there should be no connective slant in roundhand. Light connective strokes should be on the same slant as the shaded down strokes.

You should put on the full pressure of the pen as soon as you make the top turns if you wish to get the down strokes uniform in height of shade. Hit the head and base lines every time and your work will look regular.

It is not all practice that wins. Form study is necessary, for without a definite knowledge of the shape of a letter you cannot make it correctly. Good ink is very important. Learning to mix good ink is half in becoming a good penman. See that the hair lines are light and that the shades are dark. To lighten the hair lines, add water and add gumarabic to darken shades and make sharper hair lines.

1907

Washington D.C. Feb 2/16

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A Kindergarten Class in Handwriting, involving Habit, Act and Art, Benton Harbor, Michigan, Public Schools. Note the healthful postures and the evident freedom without strained effort. Freedom with Freedom is the combination that means success in the start, all along the line, and in the end. Large writing with the arm makes right training possible from the beginning. Small writing with the fingers means cramped execution and unhealthful postures, or with the so-called "muscular" movement it means delayed written expression and over-training.

Mr. F. E. Oneth, penman in the West Side High School, Salt Lake City, Utah, is a booster for good writing in season and out, as evidenced by a good-sized list of subscriptions recently received from him. He has had valuable and successful experience as a penmanship and commercial teacher, and is gradually working his way upward, and will some time be heard from at the top.

Mr. F. A. Keefover, some years ago the "Good Gumption" contributor to the Business Educator and recently in the Tacoma, Wn., High School, is now Manager of the Credit Department of the Federal Reserve Bank of Kansas City, an institution having \$66,000,000 deposits. Any of his old friends, or new, passing through Kansas City will be giving themselves a treat by calling on "Keefe," as he is familiarly known, and be shown through the biggest banking organization in the world.

"The Private School" is the title of a brown-covered, 8-page pamphlet containing an address delivered before the Rotary Club of Louisville, by James Howell Richmond, president of the Richmond School. It is a brief well prepared presentation, and is published with the compliments of the Spencerian School, Louisville, Kentucky.



BE-A BANKER

Prepare by mail for this high profession, in which there are great opportunities. Six months' term. Diploma awarded. Send for free book, "How to Become a Banker," EUGENE ALZORN, Pres., AMERICAN SCHOOL OF BANKING, 429 East State Street, COLUMBUS, OHIO

A PROFITABLE VACATION

Learn to letter Price Tickets and Show Cards. It is easy to do RAPID CLEAN-CUT LETTERING with our improved Lettering Pens. MANY STUDENTS ARE ENABLED TO CONTINUE THEIR STUDIES THROUGH THE COMPENSATION RECEIVED BY LETTERING PRICE TICKETS AND SHOW CARDS, FOR THE SMALLER MERCHANT, OUTSIDE OF SCHOOL HOURS. Practical lettering outfit consisting of 3 Marking and 3 Shading Pens, 2 colors of Lettering Ink, sample Show Card in colors, instructions, figures and alphabets. Prepaid, \$1.00. PRACTICAL COMPENDIUM OF COMMERCIAL PEN LETTERING AND DESIGNS, 100 PAGES 8x11 containing



TRADE MARK

122 plates of Commercial Pen alphabets, finished Show Cards in colors, etc., also large list of crisp business Advertising Phrases—a complete instructor for the Marking and Shading Pen. Prepaid, \$1.00.

Catalogue free. Address, NEWTON AUTOMATIC SHADING PEN CO., Dept. F., PONTIAC, MICH., U. S. A.



Certificate winners, Glendale, Calif., High School. Geo. F. Sawyer, commercial and penmanship teacher (in center at top) who secured fine results in his penmanship classes.

Wanted: To buy a good Business School.
J. K. L., care Business Educator, Columbus, O.

J. D. Byers
J. D. BYERS, Box 172-B, CBANUTE, KANS.

YOUR NAME written on doz. cards in different styles for 25c and Agent's sample free with order. Circular or red stamp. Se d today

The Pratt Teachers' Agency

70 FIFTH AVENUE, NEW YORK
Recommends college and normal graduates, specialists, and other teachers to colleges and schools.
The agency receives many calls for commercial teachers from public and private schools and business colleges.
WM. O. PRATT, MANAGER

MANAGER WANTED

by thriving Business College, capable investing \$3,000; also bookkeeper to teach bookkeeping and penmanship, investment \$2,000; actual business experience necessary; liberal salaries.
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Never was the demand so great. We can help you secure a position or a promotion.

BUSINESS COLLEGES FOR SALE
Good ones—money makers—large gains. Would you buy or sell?

Write us what you want, ask for our free literature

Co-operative Ins'tructor's Ass'n,
MARION, INDIANA

NORTHWESTERN TEACHERS' AGENCY

More calls than ever before in our history for teachers to fill emergency vacancies
Write immediately for free circular. BOISE, IDAHO

Record-Breaking September Business!

Oct. 1.—We never before had so many calls nor placed so many teachers in September. Here are a few of the best high schools we supplied: Boise, Idaho; Elkhart, Ind.; Jamestown, N. D.; N. Adams, Mass.; Sault Ste. Marie, Mich.; St. Joseph, Mo.; Portland, Me.; Bradnock, Pa. Among the many private school positions we filled, one pays our client \$2,500. And every day is bringing more emergency calls. May we help YOU?

THE NATIONAL COMMERCIAL TEACHERS' AGENCY,
E. E. GAYLORD, Manager (A Specialty by a Specialist) Prospect Hill, Beverly, Mass.

Seattle! Trenton! Hartford! Omaha! St. Louis! Chicago!
Huntington! Philadelphia! Albuquerque!
Pittsburgh! Fort Worth!
Cincinnati!

These cities have elected our candidates during the past several weeks. In August, we filled 93 positions. Write or wire us, if you are available!

CONTINENTAL TEACHERS' AGENCY

BOWLING GREEN (INC.) KENTUCKY

Good Penmanship
SECURES GOOD POSITIONS

This Institution receives calls every year for nearly 600 commercial teachers who write well, and almost 2000 bookkeepers, stenographers and telegraph operators. Get its free booklet and journals.

BOWLING GREEN BUSINESS UNIVERSITY,
1300 College Street Bowling Green, Kentucky

SHORTHAND EFFICIENCY

EVERY STUDENT in every school should read the Churchill Shorthand Magazine. It prepares the way to efficiency in shorthand. Single copy 5 cents. Yearly subscription 25 cents. In clubs of five or more, 20 cents.
Churchill Shorthand Magazine, Chicago Heights, Ill.

FOR SALE Old established, prosperous business college in western city of 15,000. Good enrollment, high tuition, no competition, excellent equipment, ideal climate. Reasonable terms to responsible party. Address Pacific Coast, care of Business Educator, Columbus, Ohio.

A SNAP

Best man and wife school in America. Town 5,000. Hub of 200 mile territory. Well established, no encumbrance. You can make \$400 by Xmas. School and resident rent free. Present owner must leave Nov. 15. Cheap for cash.

ADDRESS "CRISP"
CARE BUSINESS EDUCATOR, COLUMBUS, OHIO

For Sale Long established Business College located in large eastern city. Splendid location and equipment. Students now in attendance day and evening show paying proposition. Low price for cash or easy terms to responsible person. For particulars apply

EASTERN CITY,
Care of Business Educator, Columbus, O.

TEACHERS NEEDED

immediately for good positions in all departments of Commercial Work. Good salaries. No charge for enrollment.

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We may GET YOUR PRICE and give you a brighter, more prosperous future. The best schools, including State Normals and the great universities, call upon us repeatedly for commercial teachers. If you want a choice position now, in January, or next September, write us today. Our service covers the country.



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Practical Business Writing by W. B. Mahaffey, Penman, Goldey College, Wilmington, Del.

Show Card Writing

H. W. STRICKLAND
Springfield, Mass.

Room 306, Mass. Mutual Bldg.

Article No. 3

The copies presented in this lesson are based on straight strokes made as indicated by arrows and numbers on plate.



With the No. 8 Sign Rigger and black water color, try the strokes in order named, aiming to get uniform pressure and startings and stoppings within the space. A 1½ inch

ruling will be O. K. for height of work.

Now work hard on these and get them good if you expect to do any-

thing creditable with brush lettering, for lettering of any sort is not much G. Blaine, ex-secretary of state and straight.

The next lesson will present the curves and relationship to the letters in which they occur. Try the mahl stick for straight work also.

A. R. James, formerly with Brown's Business College, Moline, Ill., has been appointed to take charge of the Office Practice Department and Pace Accounting in the Rider-Moore & Stewart School, Trenton, N. J.

A. T. Burke, of the Worcester Business Institute, Worcester, Mass., is now in charge of the commercial department of the Ansonia, Conn., High School.

Mr. G. L. Porter, recently with the Braddock, Pa., High School, is now teaching penmanship and commercial subjects in the Dyke Business School, Cleveland, Ohio.



Let Courtney
put the finishing
touches on your business writing. Easy
lessons, spare time, small cost. Write
for particulars.

FRANCIS B. COURTNEY, Box 6-492, Detroit, Mich.

CLOSING OUT PRICES!

The prices quoted on the following books are the actual cost of printing and mailing:
Business Writing, 106 pages, 68¢ lessons ... 50c
34 Alphabets in Pen Lettering, 32 pages ... 12c
Lessons in Engravers Script, 32 pages ... 12c
95 Lessons in Ornamental Writing, 32 pages ... 12c
Madaras Advanced Engravers Script, 32 pages ... 12c

C. W. JONES, 224 Main Street, Brockton, Mass.

THE REAL THING

See what Letters fresh from brush or pen look like. Suitable for Show Card or Illumination. 6 Letters 25c, stamps or coin.

H. W. STRICKLAND,

Room 306, Mass. Mut'l Bldg., Springfield, Mass.





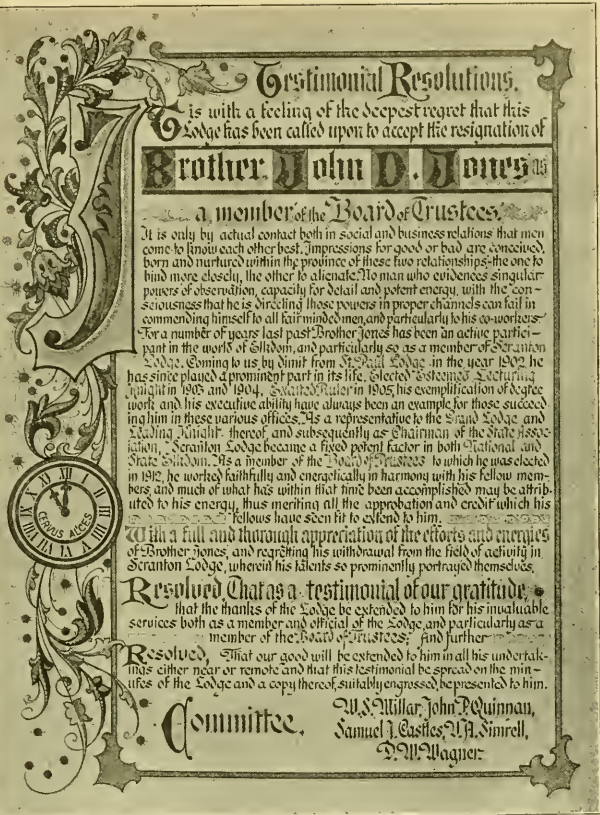
The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

The accompanying set of resolutions were engrossed on a sheet of 3 ply Reynolds Bristol board, 18x23 inches in size. This board presents a smooth, firm surface and is a very satisfactory stock to work upon, when there is not much wash work to be done. For opaque colors and gold the student will find it splendid. Vellum is of course much richer for this class of work and is also much more expensive, in fact, too much so for ordinary priced work. This piece of work was executed in illuminated style and a short description of the color scheme used may prove of interest to the student. The principal color of the Elk's organization is purple, and this color was used for the panel background of the initial "I," the shading of all of the letters in the display lines, and the lightest shade of the clock face, using a transparent wash of the color which was obtained by a mixture of carmine and Prussian blue. The border was done with the same color adding Chinese white to the mixture, giving it solidity and strength. The trailing or scrolling ornament is done in two shades of red, blue and purple, adding Chinese white in each instance. All of the ornament and the principal initial and the border were outlined in black with a No. 5 Soennecken pen, after the color was laid on, which serves to give strength and character to the work. The dots in the trailing ornament are Chinese white and may be laid in with either a pen or brush. The darkest portion of the shading in the initial "I" is in burnished gold and the lighter portion in different shades of crimson lake.

In the body work the following portions are done in vermillion, which is a bright rich red color: The initials "T" and "R" in the heading Testimonial Resolutions, the initial letters in the most important line "Brother John D. Jones" the whole of the line, "a member of the Board of Trustees," the initial "R" in the word "Resolved" in both instances and the initial "C" in the word "Committee." The background of the initials of the principal line "B. J. D. J." is laid in with burnished gold. The circular bugs in the border are laid in with the compass or bow pen, and are filled with gold.

Pure gold for illuminating purposes may be purchased in small brick form and may be applied in much the same manner as the water colors. This gold is imported from France and England and since the war has gone up somewhat in price, costing at the



present time \$2.00 per cake retail. The burnishing is done with a claw shaped agate tool made for that purpose which may be purchased at your art dealers. After applying the gold, taking great care to paint it on evenly, place a piece of glazed writing paper over it, and rub over the paper briskly with the burnishing tool. This compresses the fine gold particles into a smooth surface, and leaves it a dull finish which is called mat gold. In many instances it is well to leave it with that finish, but when a burnished finish is required, remove the glazed paper and rub the gold over with the burnishing tool until an even burnished effect is produced. In any

piece of work where opaque colors are used it is wise to do the gold work first. When it is left to the last, the burnishing tool will play havoc with the opaque colors which may lay up close to the gold. It is very difficult to avoid scratching the heavy colors because they are higher than the gilded portions of the work. Be certain that your gold is thoroughly dry before attempting to burnish it.

Walter O. Siler, of Dallas, Tex., has been chosen commercial teacher during the ensuing year in the Grove City, Pa., College.

DO YOU HAVE TROUBLE

in getting position and muscular movement in your writing? If so, use the Myograph for pen and ink work and Adjuster for pencil. They positively prevent finger-motion and wrong position. Myograph 25c. Adjuster 10c. postpaid or both for 25c. A Perrell Economizer free with order. Send stamps. The demonstration by little 6-year-old Lucinda Miller: the writing marvel at the recent Commercial Teachers' Federation meeting convinced all who saw the exhibition that our claims are not exaggerated. Try them in your classes. Address

1024 N. ROBEY ST.

C. A. FAUST

CHICAGO, ILL.





Dear Sir,

I have just received the

Business Educator, and am

glad to see it is so well

received and appreciated.

I hope that you will find it

of great value and interest.

Very truly,

J. D. Rice

By A. D. Taylor, the master of Spencerian Penmanship

Mr. C. Edward Presheo, of the Charleoi, Pennsylvania, High School, has been keeping up a high degree of enthusiasm in his penmanship classes for many years past, if we may judge from the results he secures. Last year twenty-one of his students won BUSINESS EDUCATOR Certificates, and this year he hopes to surpass that number. He is a heavy clubber of THE BUSINESS EDUCATOR, and finds the journal a great help in the way of arousing and maintaining interest in his work. In a recent letter he stated that seventy-five new commercial students have enrolled.

Mr. M. Otero Colmenero, the Portorican penman, recently favored us with a number of specimens from his pen. His work possesses freedom, ease, dash and gratefulness, and ranks well with the work of profes-

sional penmen generally. Mr. Colmenero is to be congratulated on the high order of his skill, which indicates energy and perseverance on his part. No doubt all who are in love with skillful penmanship will want a specimen of his work for scrap book purposes.

A club of 119 subscriptions has been received from J. D. Rice, principal Commercial Department, Chillicothe, Mo., Business College. He reports that their school opened up with the largest enrollment in its history. Mr. Rice is a fine penman and a very successful teacher of penmanship.

We accept with thanks the 100 subscriptions to the Business Educator which were sent by S. I. Gresham, of Brown's Business College, Danville, Ill., H. E. Read, President. We are sure that the students will find the

lessons and educational material of much value to them in their work as they go out into commercial life to achieve.

STOP! LOOK! LISTEN!

To introduce my cards I will send you a sample dozen with your name written on a variety of styles for 20c (two dimes). Flag cards or Xmas cards with name 25c per dozen. Better send today before you forget it. Do it now.

GEO. W. REEF, CANTON, OHIO, RT. 7

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In Engraving by Correspondence
Is no longer an experiment,
but an unqualified success.
Send postal card for particulars

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Engrasser and Illuminator
Odd Fellows Hall Bldg., SCRANTON, PA.



Industry.
It is the philosopher's stone that turns
all metals, and even stones, into gold.
It conquers all enemies and makes
fortune itself pay tribute. — Clarendon.

Graceful, accurate Roundhand by E. A. Lupfer, of the Zanerian College of Penmanship. Study form and steady motion if you would do as well.

SPECIAL OFFER!

With every one dollar order for my inks I will send free one set of ornamental capitals or one beautiful flourished bird executed with white and gold ink on blue paper SATIN GLOSS, the worlds best glossy ink 4 oz bottle, 50 cts. NONESUCH, the ink with the brown line and black shade, same price.

Sample cards executed with these inks free for a two cent stamp.

A. W. DAKIN, 604 W. Colvin St., Syracuse, N. Y.

Isaac Pitman & Sons are offering for their patrons some timely electrotypes under the title of "Business Getting Newspaper Advertisements," especially designed for and adapted to the business schools. These electrotypes are supplied by the Sterling Advertising Service, 110 West 40th St., New York, N. Y.

A YOUNG MAN OR WOMAN

who cannot write a hand as legible as print at a good rate of speed is not wanted in the business office, banking or counting room of the twentieth century. If you have a little time, you can learn to write a beautiful, rapid, legible hand at home. My copies are fresh from the pen, and the expense of taking a course of instruction is a mere trifle, so little, you will never miss it. Write for full particulars.

D. B. JONES, R. 3, Paducah, Ky.

Marcus used to say that he should
have no reward from above nor
honour from men yet he would
choose to be a philosopher for the
sake of philosophy itself.

—Milnes Script— Ashby Script—



DESIGNING & ENGROSSING

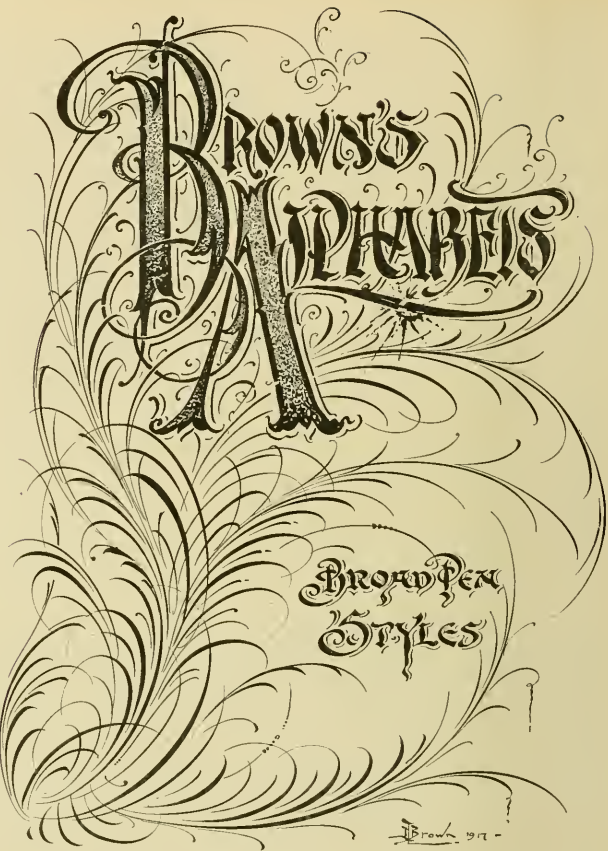
E. L. BROWN
Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Herewith we present an effective design, which shows what can be accomplished by a few rapidly executed strokes. Your outfit may consist of a bottle of Zanerian ink, some assorted sizes of broad-pointed pens, paper of a good smooth surface, and some straight holders.

The initials "B" and "A" must be outlined in pencil. The other letters may be roughly "spaced" with very little attention to detail. Next outline initials "B" and "A" with the number three broad pen. The tinting on face of letters is quite stipple, and was made with a common pen held in a vertical position. The dark and light tones were obtained by varying size of the dots.

The other letters may be written with a number two lettering pen and retouched with a common pen. The "relief line," so called, at right of letters, adds much in the way of finish. The flourished strokes were rapidly executed with a whole arm movement, and for the benefit of those interested in flourishing, will suggest that number one Gillott's pen in a straight holder be used for this purpose. Many strokes were made from left to right, but not all. Very little retouching is necessary.



The 1917 Edition of SHORTTYPING

marks a forward step in the art of verbatim typing.

Teachers, employers and operators are recognizing the advantages resulting from the use of this system for recording rapid dictation on typewriters, viz.:

1. The remarkably high speeds attainable.
2. When using the system for verbatim typing, instead of crowding all the work on one hand, as is done by recording with a pen, both hands work, each relieving the other, thus reducing the nerve strain on the operator, with a corresponding reduction in the number of errors while writing and minimizing the number of mistakes in the finished letter.
3. The same keyboard is used both for regular typewriting and for recording high-speed dictation, thereby giving the operator more experience with the keyboard than if the dictation were recorded with a hand movement foreign to keyboard operation.

Shorttyping has gone thru the acid test, and its use is advancing steadily by reason of its inherent merits.

Full details given, and liberal discounts quoted to teachers and schools upon application.

BLUE STAR PUBLISHING COMPANY
261 Broadway NEW YORK, N. Y.

CARD WRITING

FOR 25c I WILL WRITE YOUR NAME on 15 best Bristol cards, and with each order will give free a beautiful identification card case. \$5 its action guaranteed or money refunded. JOHN J. CONWAY, 547 Carlton Ave., Brooklyn, N. Y.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Churchill Shorthand Magazine, Volume 1, Number 1, by George T. Churchill, Chicago Heights, Ill., is a new claimant for public favor in the shorthand and magazine world. Issued in September, November, January, March and May, price 25c a year, 16 pages and cover. Its purpose is to lend enthusiasm and help to the beginner in shorthand. It gives the necessary information and instruction of Churchill's shorthand.

The Stenotypist, published by the Stenotype Press, Indianapolis, Ind., \$1.00 per year, reaches our desk regularly, well printed, practically illustrated and well edited. The contributions are as a rule very timely, and of special value to stenographers and office workers, as well as to the teachers of the Stenotype. If you have not seen a copy you will do well to remit 10c for a sample as above indicated.

Graphic Charts for the Business Man. By Stephen Gilman, C. P. A. Published by the La Salle Extension University, Chicago. Paper cover, 62 pages.

This pamphlet has been prepared for use in the Business Administration Course of the La Salle Extension University. It is undoubtedly a clear and usable account of this very practical subject.

Accountants, credit men, sales managers, advertising men, and general business executives are making



more use of these charts or curves, as they are sometimes called, than ever before. In order to understand clearly statistics that have been compiled, curves or graphs should be plotted. They are nothing more nor less than pictures. You will admit that nothing reveals as clear an understanding of actual conditions as pictures. Much time is often spent in compiling extensive reports, showing various phases of business conditions. All right and good. However many times, by the use of a single graph or plotted curve, the whole story is told and better understood than an extensive report.

Some of the graphs and charts include records of manufacturing costs, production, business organization,

flow of materials, salaries of employees, net profits, relation of stock market to business activity, salesmen's productivity, relation between sales and advertising, and a great many others. Besides this the book gives a clear account of the whole process of graph making.

The Theory and Practice of Scientific Management. By C. Bertrand Thompson, A. M., LL.B. Published by Houghton Mifflin Co., Boston, New York, Chicago. Cloth, 319 pages. Price \$1.75 net.

The author has written the above named volume as a result of many investigations made by him in large industrial concerns. Executive offi-

cials of mills, factories and industrial plants of all kinds will find material, in this work, of much value. The book is written in clear, concise language. Students of commercial subjects and business administration will find a careful perusal of the work well worth their time. In the last few pages is found an extensive Bibliography on "SCIENTIFIC MANAGEMENT" in its various phases. Persons who wish to go further in the study of this subject will find this part of the work very suggestive and helpful.

Postage. Louis Victor Eyttinge, Editor, Postage Publishing Association, 25 Locust St., Haverhill, Mass. Subscription, \$3.00 a year in advance. Single copies 30 cents.

This is the magazine of direct mail advertising and business correspondence. It is a vitalizing magazine in contents and a stimulating product in appearance. It is "direct" in its messages and attractive in its dress. Pictorially and typographically it is the latest word that reaches our table. How it can maintain itself these days of high costs of paper, engraving, electrotyping, printing, ink, etc., we do not know—yes we do; the intellectual and soul messages of the Editor and the pep, the push, and the practical judgment of the publishers. It is a distinct credit to the cause it promotes as well as to the special magazine field and printer's art.

Practical Banking. By O. Howard Wolfe, Assistant Cashier The Philadelphia National Bank. Published by the La Salle Extension University, Chicago, Ill. 270 pages, leather cover.

Only in the last few years has banking been placed among the courses of study in the schools of Commerce and Finance, and Business Administration. Consequently very few books have been written on the subject until very recently. The work is especially adapted for use as a text in schools offering courses in banking and bank accounting. Mr. Wolfe has pointed out some of the more essential principles underlying the banking business in such a way that they may be helpful not only to students but to bankers themselves. Accompanying many forms and illustrations are given, exemplifying the most important ones used by bankers in their daily work.

Among the subjects treated are the organization and administration of banks, bank accounting, the duties of the tellers, of the work of the various departments (the transit department, loan and discount department, foreign exchange department), the clearing house, audits and examinations and advertising.

Undoubtedly the work will be used by many institutions teaching the higher commercial subjects, for if we mistake not, it is one of the best texts on the subject thus far published.

A CHRISTMAS PRESENT

Worth While

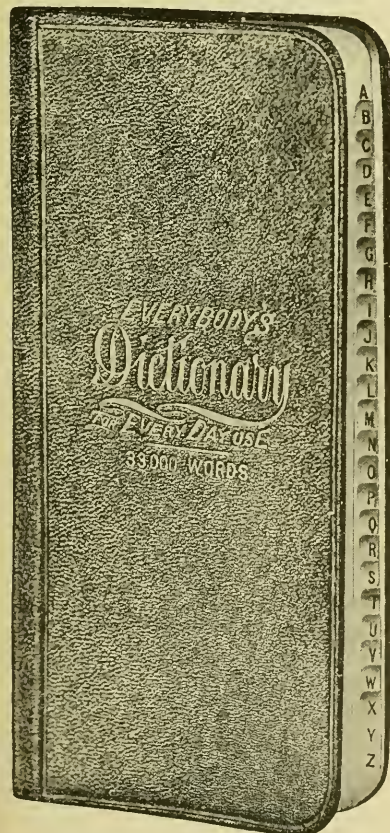
Besides a full line of "Practical Books for Practical Schools" we publish **EVERYBODY'S DICTIONARY** as an auxiliary to all studies.

Everybody's Dictionary contains 33,000 words, showing pronunciation as well as spelling and definition, is vest-pocket size, has an appendix of tables and information of the most practical character, and is exceedingly well adapted to be used as a souvenir for holiday present to students or employees.

Banks buy it by the thousands to give to their depositors. Large corporations give them to their workmen; and, of course, school proprietors can find nothing more appropriate as a present to students.

With your business card embossed on the cover, **Everybody's Dictionary** would afford you the most efficient form of advertising, because it is the most acceptable and useful to the receiver, and therefore the most permanent.

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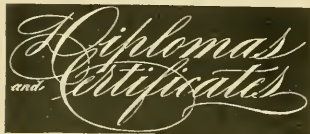
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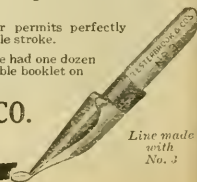
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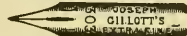
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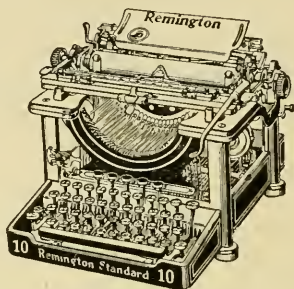
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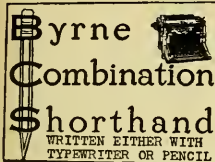
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	reflect	contra	inflect	inflect
P-G				
B P				
Mun				
	inflame	inflame	inflame	inflame
P-G				
B P				
Mun				
	inflame	inflame	inflame	inflame
P-G				
B P				
Mun				
	inflame	inflame	inflame	inflame
P-G				
B P				
Mun				
	inflame	inflame	inflame	inflame
P-G				
B P				
Mun				

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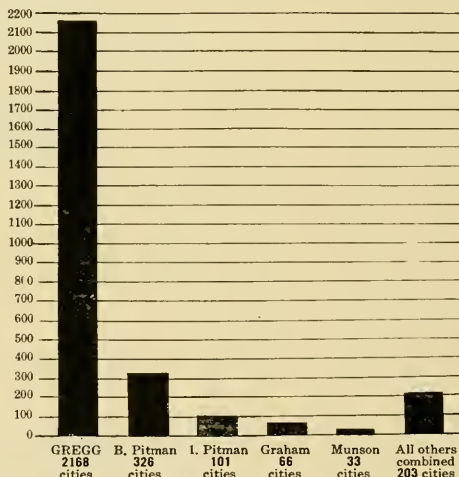


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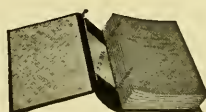
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Mr. Hossfeld's Opinion of a Practical Course

"I gained my knowledge of typewriting from 'A Practical Course in Touch Typewriting,' by Charles E. Smith, and it gives me great pleasure to recommend it to all. I have practised from other books, but consider 'A Practical Course' superior to any I have used." *—George L. Hossfeld, World's Amateur Champion.*

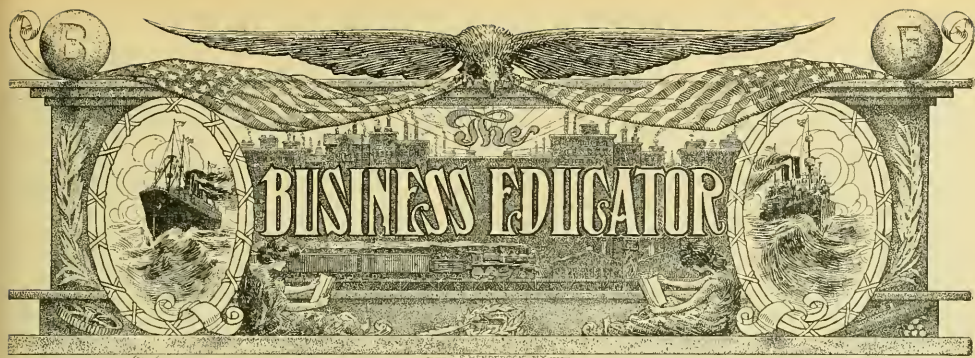
You Can Buy a LARGER But You Cannot Buy a BETTER Book

A Practical Course in Touch Typewriting

Twelfth Edition, Revised and Enlarged. Price: Stiff Paper Cover, 60c; Cloth, 85c.
Teacher's Examination Copy, postpaid, 40c and 57c respectively

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK

Publishers of "Course in Isaac Pitman Shorthand," \$1.50; "Practical Course in Touch Typewriting," 85c; "Style Book of Business English," \$1.00; adopted by the New York Board of Education.



VOLUME XXIII

COLUMBUS, OHIO, DECEMBER, 1917

NUMBER IV

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year; Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engraving, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

BUSINESS SERVICE

We are hearing of the "necessities" now-a-days as never before. War, agriculture, manufacture, are the trinity of immediate imperative needs. Men and money are in demand to command, to serve, and to provide. But these depend upon transportation, transaction, and transcript, which is but to say that men, food, raiment, munitions need to be transported from where they are found or produced to where they are needed. Transportation is more vital than ever before because any serious stoppage of foods or fuels would soon mean starvation and freezing to millions.

Transportation means barter or trading and transactions commonly termed "business." This in turn demands records or accounts, hence the necessities of accountancy and clerical service in transmitting information and recording transactions. Without accuracy and dispatch in records and communications, all would soon be chaos and anarchy. Hence the need of commercial training to keep track of men, money, and materials.

Commercial schools and teachers are therefore performing a much needed service in times of peace and prosperity and in addition, in times of war, a patriotic service by doing their utmost to train those who cannot go to the front to serve efficiently in the rear, and thus aid those at the front by seeing that things are forthcoming when requisitioned.

The Business Educator is ready to lend its columns and influence to any worthy endeavor along our lines to acquaint people with the necessities of commercial education in the work of the world. No phase of education is more needy, none other appeals more strongly to the gentler sex; none better suited to both sexes to perform than commercial teaching and transactions.

THE FEDERATION

December 26-29, Chicago, Hotel Sherman, National Commercial Teachers' Federation Convention, comprise the time, place, and occasion for a royal good time with but one exception, you. Be there and then it will be complete.

Announcements and preliminary programs appear elsewhere in this number of the Business Educator.

"Do your bit" by being it in listening as well as in speaking when "the spirit moves" and when the "golden silence" is broken by "silvery speech."

Come, let us Fletcherize, Hooverize, and fraternize together, increasing our power and efficiency and thus winning the world to democracy, enduring peace, and prosperity.

"BIRDS OF A FEATHER"

The National Penmanship Teachers' Association has invited the National Association of Penmanship Supervisors to meet with them in Hotel Sherman, Chicago, Holiday week, 1917, and the latter has accepted the invitation. As a consequence the program will be doubly interesting and the attendance larger than usual.

It is not too early to plan to be in attendance and to partake of the "flow of soul," cheer of chain music, and instruction which will be freely given.

A pleasant social and profitable professional time is assured by the boosters in charge—all big fellows.

The Business Journal OF NEW YORK CITY

Formerly the Penman's Art Journal the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator COLUMBUS, OHIO

The merging of the two magazines makes *The Business Educator* the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.



COUNTING

In the teaching of handwriting, counting is an art, not a mere act. Counting is for the purpose of indicating the correct rate of speed. It may and should indicate or suggest the kind and quality of effort employed in successful writing.

But all too frequently counting is wrong in time and indicates wrong effort in writing. Sometimes it is too rapid; more often too slow; frequently it is jerky and spasmodic.

Counting should suggest pauses, increasing or diminishing speed, and accent or special effort. In turns, the count should "carry over" without halting; in difficult places it should check or stop. Thus in *r*, a pause should be made for the shoulder but none for top or turn at bottom. The finish of *v*, *w*, and *b* also deserves a check but no other part of the letters.

The victrola "carries over" better than most voices, but it provides few pauses as needed in writing. The human voice, not over worked, but cultivated, and backed by study and experienced practice, serves well to stimulate and suggest the right speed and effort.

Cultivate the art of counting softly and with meaningful accent. It may and should be interesting and instructive, or "cut it out" and get a victrola and go after it musically even though blindly.

RULED OR UNRULED PAPER WHICH? WHEN?

Now and then some one says children should use unruled paper. Lines hamper, they say. Instead, it would be nearer right to say they help.

Ruled paper helps to uniform the written product of the room. If the ruling is fairly wide it encourages large and free writing rather than small and restricted writing. Ruling

relieves the child mind of size and thus allows it to concentrate upon formation of letter, position, and movement or manner of writing.

Instead of advocating unruled paper the first two years of school, we favor unruled paper the last two years of school after the pupils know something of the shape, proportion, and size of letters.

It is then that the eye should be trained to write straight across the page, and the judgment needs to be developed to space uniformly between lines. Most social correspondence is done on unruled paper and pupils should eventually be thus trained.

The Zaner Method Practice Books have a plan of enforcing practice without ruled lines by writing across them and thus developing judgment as well as skill.

Unruled paper should come last, not first. Our good well-meaning friends simply hand out to children that which more properly belongs to adults.

PUPILS' NAMES

As we visit schools we see pupils industrially writing their names and the date at the tops of their papers before the lesson or exercise begins, whether in writing, spelling, language or other similar lines of written work.

Why? The answer is tradition.

Why not? The answer is easy. Human documents such as letters, commercial papers, notes, receipts, etc. are first written and then signed. This is what should take place in the school room for these reasons: It takes no longer; it is the eventual way; the name is more apt to be written freely and with a touch of individuality so that it assumes the characteristics of a signature and not merely a name; and in the writing lesson the skill acquired during the lesson will better "carry over" into the signature.

Signing the paper after it is written makes it more authentic and cultivates a habit which would prevent many letters being mailed without signatures.

Why not sign the name last?

SOCIAL vs. BUSINESS WRITING

"Business" writing is frequently spoken of as a model for schools. This is due mainly to the fact that the type of writing taught in business colleges has been adopted for use in public schools. Not because it is essentially or peculiarly a business hand only, but because it has been developed there by skilled penmen and successful teachers of writing.

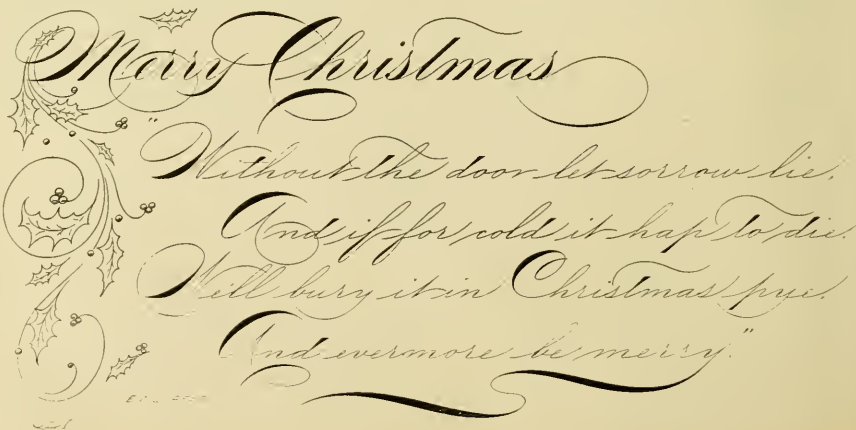
Today, however, most business writing is done on the typewriter, while most social correspondence is done with the pen. Writing done in the school is neither business nor social but vocational in that it is used to carry on a particular kind of work.

Thus it would probably be more nearly correct to speak of writing as being social rather than business-like in its service. Writing eventually becomes individualized or vocationalized in that it adapts itself to the demands made upon it in quantity and quality and place.

From this on we will hear less of business and more of social writing because business is but a part of life and because individualized writing is the end rather than the beginning of handwriting instruction and practice.

We must, more and more, socialize our writing by adapting it to the individual and his needs.

Mr. D. B. Jones, the skillful penman and warm-blooded, handsome Kentucky gentleman, and Miss Effie Yarbrough were married Oct. 28, 1917, at Paducah, Ky. We wish them much joy and prosperity.



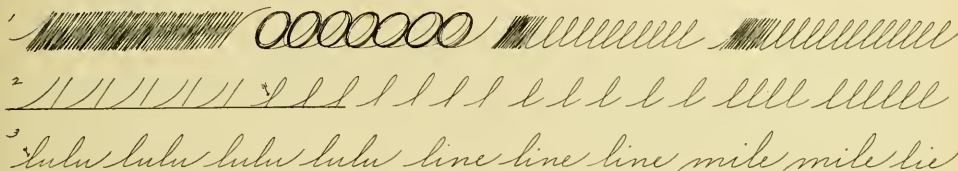


Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

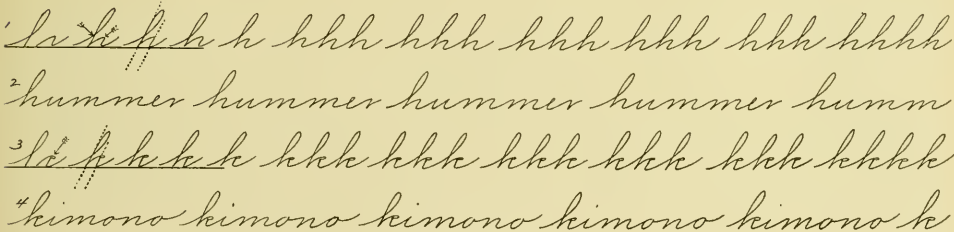
You can have a live, interesting Penmanship Class by having your pupils use the B. E. Club us hard—QUICK!



EXERCISE No. 17

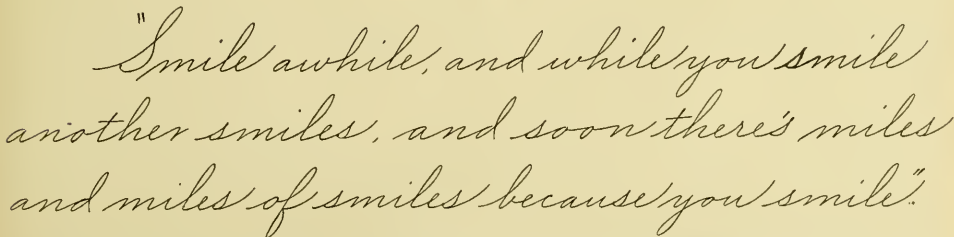
The first part of line 1 is a review. Make about two hundred down strokes in a minute one space high and go one-fourth of the way across the page without a pen lifting. The movement across the page should be regular, but if the exercise shows irregular open spaces do not go back to patch up. Put your best effort on the next one. The seven ovals are made without a pen lifting with the edges touching. The second half of line one shows how to apply the easy in and out motion.

Study line 2 carefully. Note the crossing. If there is too little curve to the up stroke you will be inclined to curve the down stroke. Try to make the down stroke straight to the line. The curve on the line in the i is the same as in the u. Mix a little brains and a good amount of sticktoitiveness with your ink.



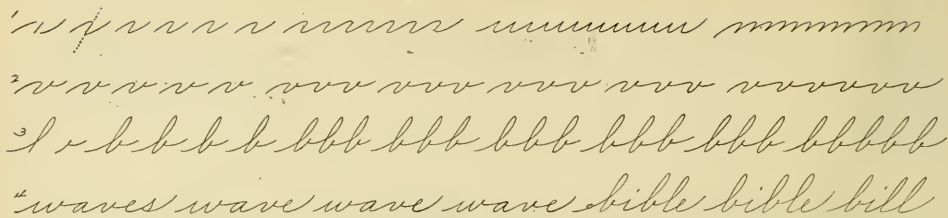
EXERCISE No. 18

Make the down stroke of the h straight to the line. The second up stroke curves to the left. This makes a point on the line. The two down strokes slant the same. This is also true with the letter k. The small oval in the latter part of the k is nearly always made too large. Another common fault is to make a double curve of the last down stroke. The words "hummer" and "kimono" can each be written without a pen lifting. Develop an easy motion across the page so that frequent pen lifting will not be necessary.



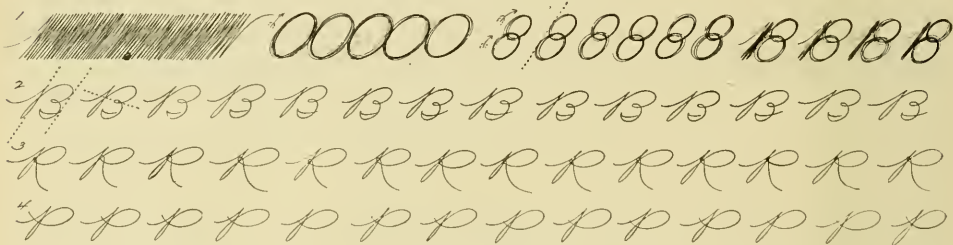
EXERCISE No. 19

The English in this sentence is poor but the author's heart must have been in the right place. You should be able to write the sentence nicely in less than a minute. Make frequent severe criticism of your work.



EXERCISE No. 20

It is difficult to make the straight down stroke with the curve at the top and bottom. Uniform slant is not difficult to get if you hold your paper properly and pull all down strokes toward you. The b is one of the awkward letters. Careful practice on the l and w should be taken in connection with practice on the b. Loop letters should not be more than three-fourths of a space in height.

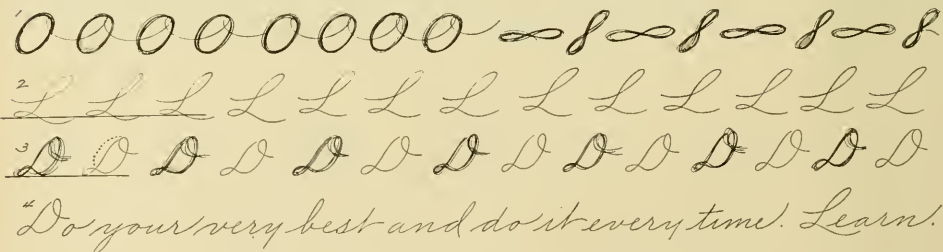


EXERCISE No. 21

Learn to make ovals easily either way round. The top oval in the movement exercise shown in third section of line 1 should be made first. Counting helps to get a rhythm of motion, which assures a degree of uniformity so essential to sightly penmanship. Two or three lines of line 1 should be made before starting on line 2.

The dotted lines will call your attention to some of the important points to note in the B. The initial up stroke may be omitted. The loop in the fore part of the B may be omitted by making the up stroke trace the down stroke, but the little loop in the middle indicated by the arrow must not be changed to a point.

In line 3 note where the little oval joins, and in line 4 note where the pen is lifted on the finishing stroke. A common fault in making these letters is to get the large ovals flat, giving them a pinched appearance.



EXERCISE No. 22

Count for the first part of line 1 making four ovals in each group—1-2-3-4-5-6 join, 1-2-3-4-5-6 join, 1-2-3-4-5-6 join, 1-2-3-4-5-6 off. Learn to make neat double curves both on the slant and parallel with the lines. Count 1 for each time around tracing six or eight times on each one.

Start the L with considerable curve. Make both the down stroke and finishing stroke with the double curve. The small oval should be parallel with the line. It makes the L easier if you finish just a little below the line.

The D seems to be one of the hard ones. Get two parts on the line and not too broad on the bottom. The tracer will help to get uniformity.



ODDS AND ENDS

When writing without a blotter, see that the left hand does not rest on the paper below the right hand, as the perspiration is quite likely to spoil the writing surface, causing the ink to flow as if the surface be oily.

The up-strokes should slant a little more than the down-strokes. The width of a letter depends upon the slant of the up-stroke. A condensed style is made where the up-strokes have little slant. Increased slant to the up-strokes results in the so-called "running hand." Because of the little space that is given for writing in account books, card ledgers, etc., it is generally better to condense your forms to some extent. Use your judgment. Do not go to extremes. The governing principle in good penmanship should be good sense.

Altoona Altoona Altoona Ame
Berkeley Berkeley Berkeley Buford
Canon City Canon City Canon C
Denver Denver Denver Denver D
Evansville Evansville Evansville
Farmington Farmington Farming
Garnett Garnett Garnett Garne
Hanover Hanover Hanover Hano
Ipswich Ipswich Ipswich Indi
Jackson Jackson Jackson Jack

Kenneth Kennett Kennett Kennett K
Loman Loman Loman Loman Lo
Macon Macon Macon Macon on
Newton Newton Newton Newton N
Omaha Omaha Omaha Omaha O
Pawnee Pawnee Pawnee Pawnee P
Quanton Quanton Quanton Qua
Remler Remler Remler Remler R
Salinas Salinas Salinas Sal
Filton Filton Filton Filton Filto

Unionville Unionville Unionville Unionville
 Verona Verona Verona Verona V
 Walton Walton Walton Walton W
 Xenia Xenia Xenia Xenia X X
 Yorkton Yorkton Yorkton Yorktown
 Zantor Zantor Zantor Zantor

Plate XXXIII. These cities are given to review the whole of the capital alphabet. Practice a page at least of each name. Then select the poorest written and "get down to work."

No proposition can succeed without the
 concentrated push that knows no let up
 The steady driving along one line, at one
 goal cannot help but break down all
 obstacles.

Darkward pictures never give a man new
 courage, never help to carry his burden Let your
 conversation be helpful cheery inspiring creating
 a hope for a brighter and better to-morrow.

By F. S. Robinson, Walnut Hill High School, Cincinnati

B. E. means, be energetic; be earnest; business educator,
 and business education. The Business Educator
 stands for the same. Subscribe, and you will, too.



We all want to succeed, but so few are willing to pay the price, and say what you will, success always has its price.

Talk optimism and your friends will look for you Talk pessimism and you will look for friends.

The business penmanship above was written by Mr. F. S. Robinson, Walnut Hills H. S., Cincinnati

58 Thomas St.
Rockville, Conn.
Sept. 12, 1916.

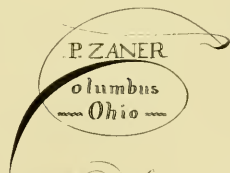
Dear Sir:

This is a specimen of my plain hand writing up to the present date:

A. B. C. D. E. F. G. H. I. J.
K. L. M. N. O. P. Q. R. S. T.
U. V. W. X. Y. Z.
a. b. c. d. e. f. g. h. i.
j. k. l. m. n. o. p. q. r. s.
t. u. v. w. x. y. z.
1 2 3 4 5 6 7 8 9 0

Hoping I have made some improvement I am

Yours truly
F. S. Robinson



Wiggins

My Friends

A. H. Stutsman
74 Years Young



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

THE WRITING ART

The art of writing as we know it today is a means of expressing and recording thought upon paper. Much of this writing is in the form of accounts; considerable of it is in the form of correspondence; a goodly portion is for the printer to transform into type for the printed page; some of it is transcribed upon public records, County, State, and Nation; and a considerable quantity is done in the school room and home in the acquisition of knowledge.

"Reading maketh a full man, conference a ready man, and writing an exact man." There is much truth in this ancient quotation, yet it would seem to be ignored in its application to modern primary education when children are required to express thought by writing, during the first and second years of school.

In view of the fact that writing is the slowest mode of expressing thought, and the most difficult mechanically, it would seem that it should come last rather than first.

We have long since believed that oral expression should precede written expression two or three years in our primary grades. Even spelling by sound should precede written spelling because it is a greater aid to correct speaking, and much easier.

It is better to train the ear to listen and hear sounds early in life than to exact the mechanics of written spelling which focuses thought on form rather than sound. It seems that language specialists overlook the fact that writing is a substitute art rather than a fundamental language, and that its function is to record rather than to express. Oral expression is about ten times as speedy as written expression, and far more interesting.

Let written expression follow oral expression, and serve to evolve technical accuracy rather than fluency. By so doing, better enunciation, better spelling, better penmanship, and better thought will result.

Think it over.

WHEN QUITTING MEANS STARTING

Next to knowing when and how to teach position movement, form, and speed, each in its turn and time, separately and then simultaneously, is knowing when to quit.

To continue to drill upon any phase of writing after it has been taught, prevents its application and blocks the game of teaching something else.

Quitting teaching position when it has been taught is but letting it become a habit and while so doing having time to start teaching movement or form or the two at the same time, as most good teachers do. Thus when one thing has been taught, time is provided, and effort too, to teach something.

Thus quitting one thing is but a prelude and preparation to teaching something else just as necessary and important.

There are three classes of teachers: (1) Those who teach at a thing but never get it to become a habit. (2) Those who teach position and never know when to quit and start teaching form or movement. (3) Those who teach position and then see that it becomes a habit while they teach the next most needful thing. The first is a failure; the second is a mechanic; the third is a success.

What is true of position is true of movement, or form, or any other phase of handwriting or of any other subject.

Quite as much time is wasted teaching past the point where "diminishing returns" come in as in failing to teach up to the point of maximum returns.

Teach and then quit; start something else; keep an eye on application of the thing previously taught. Incidentally watch it, but only incidentally.

ally. Teach the new thing attempted; thus apply and acquire at the same time — apply position and acquire movement and form.

THE WEAK LINK

How often do we see splendid, constructive work in writing being done in a given grade to be followed a year later by a teacher unskilled and unschooled in writing, who, because of lack of training is unappreciative of its benefits and consequently allows her pupils to relapse into careless habits in posture and writing methods!

A weak or indifferent teacher in any grade thus soon leads to the undoing of the work of the preceding year. In writing, unless the work is constructive it is very apt to be destructive.

Here it is that supervision is most effective by watching the weak links and welding them through training, thus, not only preventing them from undoing the work of efficient teachers, but adding thereto instead.

Strengthen the weak links if you would add to the pulling power of the chain.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Commercial Training, Charles F. Rittenhouse, C. P. A., Boston, Mass., University College of Business Administration.

Commercial Paper, Gervis G. Hill, A. B., Pd. B., Goldey College, Wilmington, Del.

The Business Letter, Goodrich Rubber Co.

How Teachers Can Increase the Efficiency of Accounting and Bookkeeping Courses, Robert H. Montgomery, Ex-President of the American Accountants, and Assistant Professor of Accounting, Columbia Univ., N. Y.

The Private School a Power in Education, Geo. J. Brown, Vice-Pres. Brown Preparatory School, Philadelphia.

Constitution of the National Coml. Teachers' Federation.

Federation Announcements.

News Notes.

Capacity & Character

It's the big achievements that demonstrates one's capacity or ability, but it's the little acts or things that reveal one's character.



EDITOR'S PAGE PROFESSIONAL EDITION

*A Forum for the Expression of
Convictions and Opinions Relating to
Commercial Education*

EDUCATION vs. APPRENTICESHIP

Apprenticeship, a century ago, was the method by which the many were taught and trained to work efficiently. They were taught while they worked. As a rule the teaching was incidental to the doing. But the results, although sometimes rather long in materializing, were, on the whole, quite satisfactory.

Frequently the employer took advantage of the employee or apprentice by exacting the maximum work and giving the minimum instruction. That the development of machinery and the trend toward combinations of capital on the one hand and of trade unions on the other hand, led to the abandonment of much of the apprenticeship system of learning through doing.

The result has been education as such, on the one hand, and unskilled manual labor on the other hand, until today the world is very much in need of educated workers, men and women who are trained mentally and manually.

The new type of education is attempting to remedy this condition by teaching through doing and not alone through studying—by thus training the mind and the hand simultaneously. Machinery is being installed in our schools, employments prescribed, and lesson-tasks assigned whereby things are performed while they are being learned, not on the employer's time, as by the apprentice plan, but on the pupil's time.

It has been discovered that the head can be educated and the hand can be trained, not only at the same time, but to better advantage to each than when attempted separately. Moreover, it has been pretty well demonstrated that learning means more and amounts to more when evolved through service than through mere sacrifice of effort.

Thus, a typist will learn more about spelling and punctuation and construction of sentences while endeavoring to do typewriting than while merely practicing upon the machine. Because of this fact the Business College, in conjunction with the technical and trade schools, has done more than all other factors to point the way to concrete, constructive, practical education, such as is now being provided in Junior and Senior High Schools.

More work must be brought into our schools since our pupils, because of location and industrial conditions, can not so well go into the fields and workshops. If fields were small, cities scattered, workshops near schools, and transportation better, school and shop and garden could co-operate,

but we must deal with conditions and not mere theories.

The National Association of Incorporation Schools is doing a wonderful work by providing instruction for employees while they work, in fact, while being paid for working in many cases, thus proving the need of combining hand and head training.

The more each subject taught is vitalized by practice, the better for the art and the science of it. Whether it is Bookkeeping or Shorthand or Typewriting or Penmanship or Arithmetic or Law or Language, the more quickly it is applied the better, and the longer the learning is divorced from the doing the less likely it will ever be applied.

NATIONAL COMMERCIAL TEACHERS' FEDERATION

Office of the Secretary,
Otis L. Trenary

Kenosha, Wis., Oct. 20, 1917.

Gentlemen:

We believe you will be willing to give just a little space in your publication to the very important business of the National Federation.

The Executive Board met a week ago and had a most profitable two days' conference. All are agreed that the prospects for a big successful convention were never brighter. All, too, were impressed with the extraordinary opportunity for real service. The demand for trained young people has never approached the magnitude of the present-time demands. Our country needs our services and our product as never before.

The program committees have recognized this and have secured an unusual array of practical, experienced, and, in many cases, nationally-known talent. The big idea of service is carried out especially in the Federation program. The Department programs will emphasize general ways and means in carrying into effect the thoughts presented by the Federation program, and the round tables will take up discussions of the direct application of these thoughts to our every-day work.

Won't you find a place in your next issue for the matter enclosed, and in any other way that you can boost for the success of our meeting? This will be appreciated to its fullest, not only by the officers but by our entire membership.

Very sincerely yours,

OTIS L. TREMARY.

Federation Officers

President, H. W. Owen, Decatur, Ill.; 1st Vice Pres., Jessie Davidson, Kansas City, Mo.; 2nd Vice Pres., W. H. Whigam, Chicago, Ill.; Secretary, Otis L. Trenary, Kenosha, Wis.; Treasurer, C. A. Faust, 1024 N. Robey St. Chicago.

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President, W. H. Redmond, Toledo, Ohio; Secretary, Miss Ina Thomas, 1406 Twenty-first Street, Des Moines, Iowa.

Private Com'l Schools—President, F. L. Dyke, Cleveland, Ohio; Vice-President, John M. Hill, Chicago, Ill.; Secretary, Mrs. C. A. Faust, 1024 N. Robey Street, Chicago, Illinois.

COMMERCIAL H. S. CLUBS?

Gentlemen:

Have you ever published any articles on the "Organization of Commercial Clubs for High Schools" in your paper? If so, I would thank you to send me copy or copies of the particular issue, for which I shall be glad to pay.

I have just organized a Commercial Club for my students, and naturally I am very anxious to make it a complete success. Thus, I want to get as many ideas with reference to the activities, programs, etc., of such clubs as possible.

Could you give me a list of names of men heading Commercial Departments in large high schools, to whom I might write for suggestions?

I hope to hear from you soon.

Yours very truly,

Dakota Wesleyan Com'l School,

By Carl Naether, Principal,
324 McCabe Street.

October 18, 1917.

The Commercial Teacher, White-water, Wis., price 15 cents, Sept., 1917 contains an article on the above subject by S. B. Irish, Racine, Wis. Who will favor the Business Educator with experiences and suggestions upon the subject of High School Commercial Clubs; their purpose, value, and nature.—[Editor.]

WISCONSIN

Wisconsin has a special law providing for Continuation Schools, both day and evening, which may be attended by any one over 17 years of age, tuition free. Practically everything is taught from spelling to auto-mobiling.

In Milwaukee, the Central School is located in the Manufacturers' Home building and offers in connection with other types of education, commercial, with a day enrollment of about 1000 and an evening enrollment of about 400 in charge of the following instructors: Adolf Hafner, H. M. Winkel, Sarah Gruber, Elsie Peters, Margaret Ware, Bessie Hickie, Caroline Bowe, Mrs. V. Wadleigh.

There are five High Schools in Milwaukee offering evening work in commercial and other subjects and there are some thirty-odd other Wisconsin cities providing similar instruction in one or more schools and classes.

Education is not only free but inviting and practical and stimulating and vocational.



MENTAL MEANDERINGS

CARL C. MARSHALL
516 Reaper Block, Chicago

Sure, You Will be There!

I happened to be sticking around early in October when the Federation Executive Committee met at the Hotel Sherman to perfect arrangements for the big time that is to be pulled off again this Xmas at Chicago.



President Owens, Secretary, Trenary, Clay Slinker, of Des Moines, and Lena

Voght, of Cedar Rapids, were on hand. There was a meeting of the commercial publishers "Credit Association" on the same date, and a pleasant little joint session was held, which brimmed over with fellowship and good will, and harmony.

You may take it from me, in all earnestness, that there is going to be one glorious and rousing meeting this year—a meeting that will put new pep and professional enthusiasm into every commercial teacher who comes. The new constitution goes into effect for the first time, and it permits a bigger and broader plan of action than has ever before been possible. The list of "head liners" includes the names of several big brainy men of national reputation, and the working programs of the section promise to be the very best that have ever been prepared. The commodious and beautiful Hotel Sherman will again house the Convention, which, of course, assures comfortable and luxurious quarters for all.

No commercial teacher with professional spirit and vision, who wishes to keep up with the procession can afford to stay away from this splendid gathering of his fellow-workers.

With the exception of two occasions, when attacks of la grippe kept me at home, I have attended every one of these annual assemblages since the first one in 1895. Now, I venture the prediction that the meeting this year will eclipse all of its predecessors, both as to number and menu. I base this prediction on what those four hustlers I have named above have revealed to me as to what they have in mind. Now come on "over the top" everybody and show that we know a good thing when it is spread before us. Well, so long; will see you in Chicago the day after Christmas.

Great Days for Satan If Billy Sunday is right, and the world is the

habitat of a veritable "Old Harry" who can be talked to and quarreled with and defied, this Prince of Evil must be enjoying himself these days. Think how he must grin when he reads the Kaiser's

spoofs about his team work with "Gott." Or is it possible that Satan may be a bit jealous of this German Gott? Certainly he has cause, for there is nothing in history either sacred or profane to show that Satan, in all the centuries since the apple episode in Eden, has accomplished a tenth part of the hellishness that the Kaiser and his Gott have put over in the last three years. Satan has always seemed to me to be a rather tricky and unscrupulous personage, and at times cruel, as witness the trouble he made for poor old Job, but not all his adversaries from Martin Luther down to Billy Sunday have ever charged him with anything one-half so vile and hideous as the things done daily in Belgium and France by the Kaiser and his Prussian devotees of Kultur.

Many years ago I knew an old fellow out in Kansas, whose head works had been gummed up by an overdose of camp-meeting theology. This old chap had become so discouraged over the general wickedness of the world, that he had reached the despairful conclusion that the devil had won the fight with God for the souls of men, and that thereafter Satan would be given undisputed possession of the field. If that old pessimist is living yet, how fully must his theory seem to be justified.

A friend of mine, a very earnest and eloquent preacher, recently spent some time in England and France, and along the Allies' fighting front. He tells me that one of the most significant facts of the war is the complete collapse, among the soldiers, of their conventional Christian theology. "No more of this parson dope for me," said one Tommy, "an' that God is runnin' this war, for blame me, if I believe it; that ballyrot is for the boches."

Faith in manhood is deeper and more vital than ever among the men of the trenches, but faith in the supernatural has practically vanished, and even the chaplains rarely mention it.

Presumably this fact is also pleasing to Mr. Sunday's personal devil, but he may be fooling himself.

It may well turn out that the soldiers' sublime and unflinching loyalty to humanity and liberty, may prove to be only a nobler form of faith in and loyalty to God. Nothing that has happened in this generation has augured so surely for the ultimate triumph of good in the world as the glorious self-sacrifice of these wonderful soldiers of Britain and France. And our American soldiers will soon set another star of hope in the sky. Yes, Satan is fooling himself.

How We Make Most of us, by this Spendthrifts time, have seen the startling figures that seem to prove that the present generation of Americans are the most improvident and extravagant people on earth. In a previous article I have tried to point out some of the causes which account for this condition. I now present another one,

which may be the most important cause of all, for the reason that it has to do with the development of the child.

In a general way, thriftiness and extravagance consist simply in a reckless disregard of the purpose and value of money, and often, of her property as well.

Now, just why is it that so many of our children grow up with this attitude toward money and property? As a basal fact, we must admit that the child is the product of the home. His impulses, his ideals, his capabilities, his whole attitude toward life are mainly generated in the home.

Teachers, above all others, know that this is so. The spoiled, undisciplined, unruly pupil, almost always comes from a lawless and disorderly home. It is therefore logical to look to the home for the causes of unthrift, and we can find them as plentiful as weeds in a back yard. To begin with money, which is the ground-sill of the thrift problem, how does the average child get his ideas as to the use and function of money? The process is simple and well nigh universal. Johnny, aged three, learns that money will buy candy, or gum, or ice cream cones. Perhaps he wonders in his small way, at first, why the man at the push cart is willing to exchange a perfectly desirable and delicious all-day sucker for a dirty little penny, which is neither good to eat, nor good for anything else, so far as Johnny can see. So Johnny's financial education proceeds. The purpose of money is to buy things, and he soon learns that nickels and dimes are much more desirable than pennies. Money is to be obtained by teasing daddy for it, preferably after dinner, when he is in a good humor. As Johnny gets older, he may be paid money for doing chores, getting good marks at school, reciting verses at Sunday School, or for "being good" when there is company, but the money, once received, has no value except for the candy, ice cream, or movie tickets it will buy.

Now, if children, for the first ten years of their lives, learn nothing about money except that it will buy pleasure, is it any wonder that they continue to have that attitude when they grow older? Why not teach the children that money has other and better uses than to buy toys and knick-knacks? Why not let them have a share in choosing and buying their books, clothing, etc.? Instead of giving them pennies, nickels, dimes and quarters at irregular times, and when they tease for it, would it not be much better to let the children have a small allowance each week, and require them to keep account of it? One parent of my acquaintance adopts this plan: He gives his daughter, a high school girl, \$2.50 each week, conditional on her keeping an accurate account of her purchases. Then, if the girl has a bal-

(Continued on page 22)



COMMERCIAL EDUCATION

CHARLES F. RITTENHOUSE, C. P. A.

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4. Correction of Errors:

One of the traditions of the teaching of bookkeeping is, that pupils must never erase in books of original entry, the reason being that books which contain erasures lose their weight as evidence in legal proceedings, — as if the main purpose in keeping books were to provide material



for legal affairs. The declaration of such a reason as a general principle is not well founded, as comparatively few books of account are ever hauled into court and still fewer entries would ever be involved in the suit, which entries at some prior period had been inadvertently erased by a thoughtless bookkeeper. Yet for other reasons, the principle that no erasing should be allowed stands as one thoroughly safe for the teacher to lay down. Indiscriminate erasing and neatness never go hand in hand; an erasure always means a blur on the page,—an outspoken evidence of a blunder which the pupil has attempted to cover up. Errors should be corrected, not concealed; this is fundamental in the righting of all mistakes. A pupil will often, and sometimes by advice of the teacher tear out a page of a book of original entry on a ledger, on which a particularly bad mistake has been made. This is unpardonable and may be condemned on moral grounds alone, because it represents an attempt at concealment, an effort to destroy "without leaving any trace." A bookkeeper could ill afford to follow such a policy if at work on an actual set of books, and it is exceedingly unfortunate to suggest or permit such practices in a class room.

Each mistake should be corrected with entire frankness and, of course, the correction should be made as neatly as possible. If the error is in an original entry and it is discovered before it is posted, a line should be drawn neatly through the incorrect item and the correction made above or to the right. If the entry is completely wrong, it may be marked "Void"—corrected on p— and the entire entry re-written.

If, however, the error is not discovered until it has been posted, it should be corrected by means of an adjusting entry made in the journal. If, for example, a note has been received from a customer and the pupil has made an entry debiting Notes Payable and crediting the customer, and the entry has been posted before it is discovered, to correct the error, another entry should be made in the

journal under the date on which it is corrected, debiting Notes Receivable and crediting Notes Payable. The explanation should state that the entry is made to correct an error of a certain date on a certain page, of Debiting Notes Payable for a note received from a customer. Any possible error may be corrected in this manner and in addition to being a thoroughly practical method, the correcting entries are interesting and of benefit to the pupil because of the thought which he must put into the construction of an entry that is somewhat out of the ordinary.

In banking practice a spoiled check should never be destroyed. A bookkeeper who is entrusted with a check book is responsible for every blank check which it contains. Every check has a potential value; all that is necessary to give the check a money value is the signature of the one in whose name the account stands. An auditor holds a bookkeeper to account for every check which has been removed from the check book. In practice every spoiled check should be laid away after having been plainly marked "Void" or the signature cut off, and the next check in order used. When the bank statement with the cancelled check enclosed is received at the end of the month any spoiled checks laid away during the month should be placed with the others in numerical order.

How much better it is to teach this principle of accountability to our pupils while under our care, than to have them learn it in the school of experience. No check books would then be passed in for inspection with a number of blank stubs in the back from which checks have been removed to replace others which have been torn up and thrown in the waste basket, another means of concealing mistakes. If our pupils were required to account to us for every check contained in the check book a valuable lesson in responsibility would be taught and at the same time the ruling would unconsciously stimulate the pupils to be more thoughtful and painstaking.

The use of an ink eradicator should not be permitted in the bookkeeping department.

5. Use of Teacher's Key.

A key for use in checking the work of the class is almost a necessity to the teacher of bookkeeping. "While the use of a key, or "pony" or "trot," as it is popularly called in other subjects such as mathematics, languages, etc., is generally condemned and is used surreptitiously, if at all, by both teacher and pupil, the teacher of bookkeeping need make no secret of using a key in the correction of work.

Nevertheless, the key is greatly over-worked by many teachers; in the hands of an incompetent teacher it becomes as much of a necessity as the crutch of the cripple. Such a teacher is entirely helpless without it and hesitates to issue even minor directions about the work until after

the key has been consulted. Publishers have catered to this weakness and incompetence on the part of many teachers by publishing a key which is an exact reproduction of the completed sets and exercises. This has encouraged the pernicious theory held by some school principals that any person of sound mind and body may be drafted as a teacher of bookkeeping, so long as a key is available. Teachers often express more interest in the key than in the text, and it is only by means of such a device that a teacher would ever undertake to teach bookkeeping by keeping a lesson or two ahead of the class.

Such dependence upon the key results in teaching which lacks originality and flexibility. The teacher is merely the mouthpiece for the key and he dare not deviate from it in any particular.

Generations of teachers will for example continue to have the pupils charge a bill for the repainting of a building to the Real Estate Account or a bill for shoeing horses to the Horses and Wagons account because the key treats the items in that way, and woe to him who dare dispute such a sacred authority, even though one of the fundamental principles of sound bookkeeping is violated thereby.

The key should be used solely to save time in checking work and need not be consulted by the competent teacher until the work has been passed in; it was never intended to be used as an aid to instruction. The teacher should be superior to any key.

Better than the published key are master sets written up by the teacher. No teacher can teach a set well who has not written it up under the same conditions which confront the pupil, minus the instruction which the pupils should have received from the teacher. All difficulties are thus anticipated and the teaching will be more sympathetic and helpful. Furthermore the use of a master set written up neatly by the teacher in the correction of work and for consultation purposes adds greatly to the confidence imposed in the teacher.

To save time, the teacher should early memorize most of the results which are needed in correcting work, such as the amounts of deposits, trial balance figures, net profit, proprietor's capital, bank and merchandise discounts, inventories, etc. By being able to check such figures instantly or to announce to the pupil that they are correct or incorrect, rather than being compelled to rush to the key, the pupils are greatly impressed with the knowledge and power of memory displayed by the teacher.

6. Use of Red Ink:

The verdict of the modern office is that red ink must go, and its use has been given up in most of the larger business offices. The use of red ink for ruling purposes and for the balancing of ledger accounts has been one of the traditions of bookkeeping



dating back to the early development of the art when the clerical work of the office was all done by hand; those were the days when bookkeeping was regarded more as an art than as a science; when the bookkeeper or clerk took a pardonable pride in his labored and symmetrical style of writing and in the artistic effects obtained through the use of red ink,—a pride in the work which is unfortunately lacking in the case of many so-called accountants of the present day, whose books, while kept on sound scientific principles are often far from being models of neatness.

Nevertheless red ink is distinctly a luxury in the modern office where the volume of clerical work which must be done is so great that all waste motion must be eliminated and all unnecessary expense curtailed. If red ink is used, it means inkstands equipped for both red and black ink, and a separate pen holder and pens for each kind of ink supplied to each clerk, not to mention the time lost in changing from one pen to the other while balancing accounts, closing the books at the end of the month, forwarding to new pages and other parts of the work in which red ink is commonly used.

Granting that in practice red ink is rapidly losing in favor, we may safely give up its use in teaching bookkeeping. The economics arising in business from the use of black ink for all work apply as well to the school room, and anything which reduces in even a small degree the ever increasing cost of class room equipment and supplies, is certain to be most welcome to school administrators.

Many of us, it is true, value the artistic touch and the dash of color given to the page by the use of red ink, and pupils may by its use in some cases be stimulated to take a greater pride in their work; we may feel that books written up entirely in black ink have a somewhat sombre appearance, and we may for these reasons be loathe to see red ink go, but these are minor phases of the matter and may well give way to the more practical aspects of the case.

7. Rubber Stamp for Correcting Work:

A rather necessary appliance for any teacher of bookkeeping is a self-dating rubber stamp for use in examining the sets of books, exercises, and other work passed in by the pupil. Such a stamp should bear in addition to the date, some such word as "Examined," "Inspected" or "Audited;" such words as "Accepted," "O. K." or "Approved" are perhaps less appropriate if used on all work examined because the instructor thereby announces to the pupil and to anyone who may chance to look the work over, that such work is entirely satisfactory and meets the standard set by the instructor. We inspect or examine a great deal of work which is not acceptable and which falls short of what we consider good work.

The use of a stamp is a notice to the pupil that the work has been examined, it serves to identify the examiner, the date settles any dispute which may arise later on as to when the work was completed, and it gives the pupils the feeling that the instructor is business-like and systematic in doing his work. However, such a stamp should not be regarded by the instructor as a means of escape from the labors of correcting the work passed in. While it is no doubt true that most of us give ourselves much more work in correcting papers, etc., than is necessary or helpful to the pupil, yet a piece of work of any importance and one which is to figure prominently in the mark which the pupil is to receive, should be examined carefully, all errors indicated, and comments made in writing by way of suggestion or encouragement. The pupil should be taught to look forward to the return of his work not merely that he may know the mark which he has received, but that he may learn of his shortcomings and profit by them. Informal comments on the quality of the work and in explanation of errors made add greatly to the benefit derived by the pupil from the task which he has completed. An effort should be made to examine and return all work promptly while the pupil's interest is still alive and before he loses touch with the exercise from having undertaken an entirely different piece of work.

8. The Journal a Business Diary:

In our teaching, we should encourage the use of the journal as a diary of important events that take place in the life of the business, rather than confine its use entirely to entries which do not properly belong in any other book of account. Memoranda of an historical character, of contracts and agreements entered into for which no entry is yet required, circumstances associated with routine business affairs; all should be written up in narrative form. The opening of a new sets of books incident to the beginning of a business, the purchase of a "going" concern, the incorporation of a business, all require that the terms and conditions thereof be completely written up in the journal. The space in the cash book for the explanation of an entry is quite limited and rather than attempt an explanation therein of certain important and perhaps exceptional entries, directions should be stated something as follows: "For explanation, see J. p. . . ."

If pupils are encouraged to write up such things in their own words, they gain much in resourcefulness and in the habit of full explanation of all details.

D. M. Evans has severed his connection with the Eastman College, Poughkeepsie, N. Y., and has accepted a position with the Morse College, Hartford, Conn. We wish Mr. Evans much success in his new position.

S. D. COMMERCIAL CLUB

The students of the Commercial School of Dakota Wesleyan University, Mitchell, South Dakota, have organized a Commercial Efficiency Club under the leadership of Prof. Carl Naether, the new principal of the Dakota Wesleyan Commercial School.

The purpose of the club is to promote real and lasting interest in commercial subjects, to make the students of commerce thoroughly acquainted with modern, up-to-date business conditions by seeking the earnest co-operation of prominent local business men.

Though the new organization has held but few meetings, great interest is already being shown in the new undertaking on the part of all students, and the club promises to be a big success.

Social as well as business meetings are held. At the business meetings we have local business men and club members address the club on live topics connected with our work. In addition to that, various kinds of contests, such as Typewriting, Short-hand, Rapid Calculation, and Spelling contests are held. Good business magazines and house organs of prominent business firms circulate constantly to stimulate reading along business lines.

One of the most important aims of the club is to study local business conditions thoroughly, and especially the needs of the local business men with reference to office help, for the club intends to furnish the local business men with efficient, "home-made" office workers, who are thoroughly acquainted with local business conditions.

Prof. Naether, of Dakota Wesleyan University, Mitchell, South Dakota, would be very glad to assist other schools in the organization of similar clubs. He would also be thankful for any suggestions submitted on this subject by other school men.

W. Elmer Maltby, Stoughton, Mass., has changed the name of The Maltby School of Shorthand to The Maltby School in order to better represent the school and the work they are now doing in commercial subjects. He reports the following named pupils from their Normal Department, the holders of our certificate, have secured teaching positions as follows: Mary G. Barry, head of the commercial department, Gardner, Maine, High School; Mary V. Rideout, teacher in the Miner Business Academy, Brooklyn, New York; Margaret A. Barry, teacher in the Magnus Business College, Providence, R. I.

Goldey College, Wilmington, Del., held its Thirty-first Graduating Exercises November 15th, in The Playhouse, a fine program being rendered to a large and appreciative audience.

Mabel Miller is handling the commercial subjects in the Ligonier, Ind., High School.



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 1

THE BEGINNING OF A BUSINESS LETTER

Some Suggestions for Correspondents

The beginning and ending of every business letter is very important. These are the places to put anything emphatic that you have to say. You should not forget to put your strongest points in these places. Do not waste the most important position in your letter by filling it up with stereotyped expressions that are time-worn and meaningless. The examples given below are introductory sentences taken from our letters and we would like to discuss them in this booklet. You may have noticed them many times and may possibly have used them or similar ones yourself.

"Your favor of the 13th inst. received, and contents duly noted. In reply would state, etc."

Why use the word "favor"? Isn't "letter" a better word? Isn't "letter" what the correspondent is really talking about? "Favor" is now considered ineffective and stereotyped and should in most cases be avoided. Then there is the expression "contents duly noted." Much good letter paper has been wasted on this useless phrase. You naturally expect that before a writer replies to a letter that you have written him, he has given it enough attention to know what he is going to tell you. This expression is a good one to avoid. Of course, if a letter has interested, surprised or particularly pleased you, say so, but don't use time and space by conveying the information that you have read it.

The expression, "In reply would state" is almost as bad as "contents duly noted." If you have mentioned receipt of the letter, it is obvious that your letter is in reply to the one mentioned, and it is unnecessary to state the fact. Again, why not simply state what you have to say without telling the reader that you are about to do so? There are five unnecessary words in the second sentence, and many more superfluous ones in the opening sentence. At the very moment when the reader's mind is most susceptible to the impressions that the writer wants to make, it is repelled and disappointed by these meaningless and stereotyped phrases. If you do not make an impression at the beginning of your letter,

you are at a disadvantage in securing the reader's interest.

"We beg to acknowledge receipt of your favor of the 29th ult., and in reply permit us to advise, etc."

"We beg." Why beg? Is permission necessary before one may reply to a letter he has received? It is far better to simply acknowledge receipt of the letter and ask no permission to do so. There is also in this expression, the word "favor," which for reasons already given should not be used.

Then there is the term "29th ult." "Ultimo," "instant" and "proximo" are all old Latin words. Today the best authorities on letter writing consider them stilted and unnatural, and they are gradually dropping out of the vocabulary of the progressive correspondent. He uses rather the expression, "I have your letter of October 29th," or "We are glad to comply with your request of September 26th."

In this Second Example, there is that clause, "Permit us to advise." We have said why it is unnecessary that you make any reference to the fact that you are replying to the letter that you have just mentioned. "Permit us to advise" is in the same class as "We beg to acknowledge."

"In reply to yours of the 27th, I beg to state that, etc."

The faults of this introduction have been generally mentioned already. In addition to those that have appeared in the first two examples, there is another, the word "yours." Of course, every one knows what this possessive means, but why be discursive for the sake of brevity? If a man writes "Yours" instead of "Your letter," you have a possible reason to surmise that your letter was so unimportant to him, it did not deserve the slight time and attention that would be required to write all words out fully.

"Replying to your favor of the 2nd, we will say that we will send you our, etc."

This introduction has faults that already have been discussed. In addition, there is that peculiar expression, "We will say that we will send." This is similar to "Would state," in the first example. We should not continue to load our letters with needless verbiage like this. Instead of going to the trouble of saying that we are going to say something, let us go ahead and say it at once.

The first sentence is the place to say something important; none of the introductions we have considered is worthy of the place of emphasis. It is possible to phrase the first sentence or two in such way as to include the date of the letter to which reply is being made, and at the same time make a direct emphatic statement in the place where it will do the most good.

The following are what we believe to be bad beginnings of letters, and directly under them is a suggested improvement:

BAD: "We have your favor of the 15th inst. at hand, and we take pleasure in forwarding our catalogue in accordance with your request."

IMPROVED: "You will be particularly interested in our special offer on Page 5, of the catalogue requested in your letter of October 15th."

BAD: "Your favor of October 6th received and contents carefully noted, and in reply we would say that you must be mistaken about the date of shipment."

IMPROVED: "It is fortunate that you advised in your letter of October 6th that you expected shipment of your Order No. 7919-B previous to November 15th. Our records show, etc."

BAD: "We beg to acknowledge receipt, etc."

IMPROVED: "We acknowledge," (could not acknowledge anything unless you have received it.)

While many Goodrich letters are weak because of these "timeworn" expressions, we can show an immediate improvement if each dictator will help by seeing that every letter he dictates is started by a paragraph that means something.

Do not get the mistaken idea that we would have you write mechanically; that is just what you should not do. Develop a personal tone in your letter that will convey an impression of sincerity and interest to the person addressed. Write just as you talk, cordially and personally. Picture yourself face to face with your correspondent. Try to see the proposition from the reader's point of view, and feel the situation as you think he feels it.

The Western Kentucky State Normal School, Bowling Green, Ky., publishes a journal entitled "Normal Heights." The August issue of 16 pages, one-half newspaper size, is devoted and dedicated to war issues. It abounds in patriotism and enthusiasm and a sincere endeavor to do its bit in furthering the cause of democracy and liberty.

F. S. Kitson, for some years head of the commercial department in the Defiance, Ohio, High School, last year in Dunkirk, N. Y., High School, and this year in the Troy, N. Y., High School, has accepted an accounting position at Defiance, O., where he is now happily located. This means a loss to our profession and a gain to the commercial world.

A. H. Ostoff, last year with the New Rockford, N. D., Collegiate Institute, is now teaching in the Central High School, Aberdeen, So. Dakota.

Emma Bohn, of Meadow Grove, Minn., has been elected teacher of typewriting in the Lincoln, Neb., Business College.

Effie Butler, Lincoln, Neb., began her new duties as commercial teacher in the Shawnee, Okla., High School, in September.



COMMERCIAL PAPER

Gervis G. Hill, A. B., Pd. B., Goldey College, Wilmington, Del.

To the commercial student, the discounting of commercial paper, especially bank discount, is either one of the most interesting operations or one of the most confusing. It should be extremely fascinating. If it is fascinating, it is because the student thoroughly understands the processes involved. On the other hand, if the student "despises" the subject of discounts, the trouble can almost invariably be found in the lack of knowledge of the subject. It goes without saying that the first requisite to obtaining a thorough knowledge of a subject is a perfect understanding of the various operations involved. When this is accomplished interest in that subject is almost sure to follow.

Some time ago a certain student who had recently come in from another school, came up to my desk after the other students had been dismissed, and requested that the subject of bank discounts be explained to him. A little deductive reasoning soon convinced me that he had a very good knowledge of simple interest. This gave me an easy case to handle, and the rest was simple. I explained to him the various kinds of notes, and how they are made and exchanged; why they exist at all and the various uses for them. Then I took a note from my desk—one that had been handed in by a fellow bookkeeping student several days before—and we discounted it. That made the work real to him. Then the boy worked the various operations through and explained them to me. His face was beaming with the realization that he had "learned how to work discounts," as he said. The secret is that the lad did not "learn how to work discounts" or anything else in those few minutes, exactly. The fact of the matter is that he had learned to organize what knowledge he already possessed. This is the great secret in almost any mathematical process. We must learn to organize that which we already have in mental store, and adapt it to the particular case at hand.

I once heard a teacher say to his class: "Now we are through with the subject of interest; we will next take up the subject of bank discounts." Subsequent success of the class proved the truth of his statement. What could be more silly or fallacious! The two subjects should never be separated, as we all know. The transition from simple interest to bank discount—if one might call it a transition—should be made without the student's realizing the fact. Students should be made to thoroughly understand right from the start that interest is money paid for the use of money, and that discount is the same thing. Have the student to see clearly that a note for \$500 does not represent \$500 cash until it is due and collected or paid. Make him under-

stand that to get \$500 for that note thirty days before it is legally due, is just the same as borrowing that \$500 for just 30 days, for which he has to pay interest. Explain how the other fellow will then have to wait until the note is due before he will get the money on the note, just as you would have to wait if you did not have it discounted by him. Have the student understand why the other fellow is willing to do this for you. Do not permit one point to go by not thoroughly understood.

When the student sees these simple things clearly, it is a comparatively easy thing to teach him the more complicated phases of the subject. Have you ever tried this plan? In a conspicuous place on the blackboard put the following outline:

	I	II	III
Date of note.....			
Runs how long.....			
When due.....			
When discounted.....			
Face of note.....			
Interest.....			
Maturity value of note.....			
Term of discount.....			
Discount.....			
Proceeds.....			

Utilizing columns I and II of this outline, discount before the class and with its assistance, a note without interest in the first column and in the second column discount an interest bearing note. By inserting the results opposite the proper title, the student will acquire a vivid picture of the whole operation that will mean much to him. Let each student take a copy of this outline on a piece of good heavy paper or cardboard, and preserve it for subsequent need. This will give him an outline to follow as well as a theory to study out. It will also assist him in locating and correcting any possible error.

Being very familiar with the subject ourselves, we are prone to forget that those less experienced have trouble with this simple process, and we do not make it clear enough to students. Hence, so many errors in the bookkeeping class later and in business practice still later. The simpler we can make the subject at first, the better, even if we do have to speak "street" English.

Much more might be said about this interesting subject, but we are all familiar with the story. Much has been said; but the fact still remains that students are still having their troubles. To eliminate as many of these troubles as possible, is the mission of teachers.

MARSHALL

(Continued from page 18)

ance on hand at the end of the week, her father pays her an equal amount, and the whole goes into the savings bank, on the girl's account.

By this plan, the girl has a motive for spending her money wisely, as

well as for saving, and learns the practical value of thrift.

Among all that has been written about thrift and saving, during recent years, I have seen nothing that really gets down to this fundamental need of training children to apply business sense in the use of money. This can be taught both in the school and in the home, and until it is done, we may expect no permanent improvement. Mere appeals to put money in savings banks will not produce thrift. The problem goes much deeper than that.

The Unco Busy

Robert Burns has fittingly lambasted the "Unco Guid,"—those pious frauds and hypocrites who are good—for what there is in it. I wish I had Bobby's power to blister those other humbogs, who are always excusing themselves for failure to do things, because they "are so awfully busy." Most of these fellows draw big salaries, and are "at the head" of something, it may be a school, a newspaper, a shop, or perhaps some kind of a fussy charitable organization.

Their first care when you call on them on a business matter, is to impress you with their tremendous busyness. It is mostly bunk. When you make two or three efforts to see one of these supposedly dynamic and important persons, and are finally given a scant quarter of an hour to present your proposition, it is more than likely that he will take up most of the time in talking about himself or telling stories or experiences that have nothing to do with the matter in hand. Also he is likely to remember that he was to call up the Smith's on the telephone and arrange for an auto trip or a theater party. With an "excuse me just a minute, I want to talk to a party on the phone," he will call up Smith and jabber with him for ten minutes or so, all on your time! "Awfully busy?" O, yes, to be sure!

Most of these over busy ones are just plain and conscious liars, but some of them are probably self-deluded, (as liars often are), and really think they are busy.

The really busy man, the one who gets things done, seldom says much about his being busy. If your business is a matter that concerns him, he always has time for you, and he allows you to use the time he gives you to advantage. He knows better than to frustrate you by fussing around with his office papers, or pulling out his watch and saying, pompously, "I can give you just ten minutes, I am an awfully busy man!" If a man is too busy to attend to his business, he is usually too small for his job, or else, he is a malingering who uses the "awfully busy" bluff as camouflage, to conceal his own idleness. A busy unco busy!



COMMERCIAL LAW

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STOPPAGE IN TRANSITU

We find here an instance where a Latin phrase has become English by general adaptation and use. In transitu means "in the transit," and the English phrase may just as well be used, but the Latin one is used much oftener. The meaning of the whole phrase "Stoppage in transitu" is this:

A seller who has sent goods to a buyer at a distance, and after sending them learns that the buyer is insolvent, may stop the goods at any time before they reach the buyer, thus becoming entitled to the same rights in regard to the goods as he would have had if he had never parted with the possession. His right to do this is termed "Stoppage in transitu," but if the goods are sent to pay a pre-cedent and existing debt they are not subject to this right.

There are several conditions, however, that are necessary and must be present before the seller will be permitted to exercise a right of stoppage in transitu.

1. There must have been a sale of goods.
2. There must be an unpaid seller.
3. Title of goods must have passed from seller to buyer.
4. The goods must be in transit from the seller to the buyer.
5. The buyer must be insolvent, or have committed some act amounting to an act of insolvency.
6. There must not intervene the rights of a third party arising from the resale of the goods by the buyer.

The right exists only in actual insolvency; but this need not be formal insolvency, or bankruptcy at law; an actual inability to pay one's debts in the usual way being enough. If the seller in good faith, stops the goods, in a belief of the buyer's insolvency, the buyer may at once defeat the stoppage and reclaim the goods by payment of the price, or if the sale be on credit by a tender of adequate security.

The stoppage must be effected by the seller and evidenced by some act; but it is not necessary that he take actual possession of the goods. If he gives a distinct notice to the party in possession, whether carrier, warehouse man, middle man, or whoever else, before the goods reach the buyer this is enough.

A notice of stoppage in transitu to be effectual, must be given to the person who has the immediate custody of the goods, or to the principal whose servant has the custody, then

at such a time, and under such circumstances, as that he may by the exercise of reasonable diligence, communicate it to his servant in time to prevent the delivery of the goods to the consignee.

Goods may be stopped only while in transitu and they are in transitu only until they come in possession of the buyer. But his possession need not be actual, a constructive possession by the buyer being sufficient to prevent the stoppage. As, if the goods were placed on a wharf of the buyer or on a neighboring wharf with notice to him, or in a warehouse with delivery of key to him or of an order of a warehouse man.

The entry of the goods at the custom-house, without payment of duties, does not terminate the transit. If the buyer has demanded them and marked them at the place where they had arrived on the termination of the voyage or journey, personally or by his agent; or if the carrier still holds the goods, but only as the agent of the buyer. In all these cases, the transit is ended. But if the carrier holds them by a lien for his charges against the buyer, the seller may pay these charges and discharge the lien, and then stop the goods in transitu.

If the buyer has, in good faith and for value, sold the goods, "to arrive" before he has received them, and indorsed and delivered the bill of lading, this second purchaser holds the goods free from the first seller's right to stop them. But if the goods and the bill are transferred only as security for a debt due from the first purchaser to the transferee, the original seller may stop the goods, and hold them subject to this security, and need pay only the specific advances made on their credit or on the very bill of lading, and not a general indebtedness of the first purchaser to the second.

A purchaser who stops the goods in transitu does not rescind the sale but holds the goods as the property of the buyer; and they may be redeemed by the buyer or his representatives, by paying the price for which they are a security; and if not redeemed, they become the sellers, only in the same way as a pledge might become his; that is, he may sell them at a proper time, and in a proper manner and with due notice, so that the buyer may protect his interests. And if the seller then fails to obtain from them the full price due, he has a claim for the balance against the buyer. If he gets more than the amount due to him, he must pay over the balance to the buyer or his assignees.

An honest buyer, apprehending bankruptcy, might wish to return the goods to their original owner, and this he could undoubtedly do, if they have not become distinctly his property and the seller his creditor for the price. But if they have, the buyer has no more right to benefit this creditor by such an appropriation of their goods, than any other creditor by giving him any other goods.

TWENTY-FIRST ANNUAL CONVENTION

National Commercial Teachers' Federation

Hotel Sherman, Chicago, December 26, 27, 28, 29, 1917

It's Your Convention

Yes, you are going; that is, if you are a red-blooded, progressive teacher. You realize that never before were such opportunities afforded the live teacher for real service—service to his community, to his country—through his service to his students.

Programs

Realizing this, the Program Committees have secured the very best available talent, many of national renown, and promise four days of most profitable thought and discussion. You owe it to yourself, to your students, and to this National Organization which exists partly for your advancement, to come to Chicago and take an active interest and an active part in this Convention.

Exhibitors

Besides the excellent programs you will be privileged to examine the latest teachers' books, office appliances, and machinery for conducting the most efficient school. Every available foot of space has been reserved for these exhibits.

Your Dues

Under the new Organization a Private Schools Department and a Public Schools Department take the place of the old Six Sections and make up the Federation. Two dollars buys a membership in one of these departments and makes you a member of the Federation. A WHITE card is issued for the Private Schools Department and a BLUE card for the Public Schools Department. Membership entitles you to a report of the proceedings. Say whether you are WHITE or BLUE and send your check NOW to the Secretary. Managers will add \$3.00 for the privileges of the Managers' Round Table.

Entertainment

Entertainment consisting of music, dancing, banqueting, etc., has been carefully arranged. Hotel accommodations at very reasonable rates may be obtained right in the Hotel Sherman by applying to the management, HOTEL SHERMAN, RANDOLPH AND CLARK STS., CHICAGO.

You need us; we need you. Hundreds of older members of the Federation prize among the most precious of their possessions, life long acquaintances and friends met at these gatherings years ago. Here mingle the most aggressive, the most whole-souled, and the most able commercial teachers, speakers, and writers in this country. The opportunity to meet them, to make their acquaintance, to win their friendship, is a privilege—a profitable privilege. DON'T IGNORE IT.

Very sincerely yours,

OTIS L. TRENARY,
General Secretary,
Kenosha, Wisconsin.





WHAT DO YOU THINK?

What do you think of the articles published on this page? Are they good? Are they bad? Do they make you think? Will they help your teaching?

Can you give us something of interest to other teachers?

The most important things in the world are men's thoughts. It is thought that makes the Germans fight; and it is thought that is sending our own Sammies across the sea. Why, they are just going over to change the minds of the Germans.

It is thinking that builds railroads, writes books, and invents wireless. The whole purpose of our school

system is to teach boys and girls to think to more purpose.

But thoughts are of small value until they are made known to others. The devices explained on this page would be of no use to you unless you knew of them; and the devices you have discovered and developed will be of no use to other teachers unless they can hear about them. That is the purpose of this page.

That flash of intuition that came to you the other day—that might help some other teacher, if he just knew about it. That device for making clear the difficult place in bookkeeping—that scheme for impressing important principles of journalizing on young and wandering minds—some teacher would find his work easier if he but knew of these products of your brain.

Are you willing to let others know what you think? Then write us a brief article. Will you co-operate with your fellow-teachers to this extent?

CLOSING THE LEDGER

By Arthur G. Skeeles, Peabody High School, Pittsburgh, Pa.

When pupils refuse to follow instructions in closing the ledger—when they close the Proprietor's account first, and perhaps forget entirely to close some important account—I have found it helpful to present the following exercise:



Ask them to open Ledger Accounts for simple Trial Balance, and then close the accounts in the following order, taking a Trial Balance after each closing:

- Merchandise
- Expense
- Merchandise Discount
- Interest
- Loss and Gain
- Proprietor's Account.

The trial balance will show instantly if they have erred in closing—if they have neglected to bring down the Inventory or to carry the amount of the gain or loss to the Loss & Gain Account.

This exercise will impress upon their minds the fact that each account should be closed so as to leave the Ledger in balance; and the careless ones who neglect to bring down Inventories or to forward balances will see the reason for so doing.

CONCENTRATION

When the class in Bookkeeping took up the new set, there were many sighs; for the pages were filled with long lists of sales to be billed. Not a pupil in the class but hated to figure bills.

But the teacher had a new plan. "Let's get these sales all out of the way first," he proposed. The suggestion met with favor. As is the case with nearly all sets, the sales could all be figured first just as well as not.

A certain number of sales were assigned for the next day, to be prepared at home and brought to the class. It was announced that the girls expected to have fewer mistakes than the boys. The boys took up the challenge, and announced that they didn't intend to make any mistakes. Could the girls beat that?

At the class period the next day the teacher checked the bills with the key. The boys had made one mistake, and the girls two; but there were sixteen girls and only twelve boys in the class. Then during the class period the bills were copied into the sales book. The next assignment was ten more bills to be figured by class time the next day, and the same plan was continued until the sales in the set were finished.

The results were good. There were fewer mistakes in figuring bills, as each pupil felt the competition to

do his best work. Mistakes were immediately detected. All bills were corrected before copying into the sales book, securing neater work there. And the class was kept together all the time, something that is hard to do when each pupil is covering the transactions as fast as he can. And finally, the class completed the work in the set in less time than any previous class had ever done it.

A PLAN FOR BEGINNERS

"Now, class, I want you to study the next ten transactions for tomorrow. Don't write them up, simply study them. I want you to be able to tell me the entry for every transaction. Then I want you to give me the entry the other party to the transaction would make."

The class had not responded at the first of the term; the teacher couldn't "get" them, as he expressed it. But by asking them to study the transactions in advance, he was able to hold their interest.

The plan of asking them to give the entries which would be made by the other party to the transaction was especially helpful. The pupil who can put himself in the other fellow's place, and understand the effect of the transaction on the books of both parties to it, has a firm grasp of the principles of debit and credit.

THE PRIVATE SCHOOL

(Continued from page 27)

great educational institution. Today that spirit is found only in the private school, where the aim is to make men rather than to teach things. But the public school will come into its own again. It will awake from its self-complacent dream. It will shake off the bonds which now hold it, and it will come to the altar of the private school, where the sacred fire still burns, and in all humanity it will light the torch which shall spread light throughout the world.

But until that time comes the boy who wants to be more than he is,

who wants to be rather to seem, who wants to grow to his full mental stature, the boy who wants a consciousness of power, of strength and of ability to do, such a boy will go to some good private school with the full assurance that, while learning the things taught in books, he will also gain that far greater knowledge, a knowledge of his own power to do.

From all of which it must be evident that the choice of a school must not be made at haphazard, if the parent wishes to do his full duty by his child. It is often a difficult task to select the right school for your boy. Sometimes it happens that a father has himself attended a preparatory

school which he knows and trusts. Lacking this personal knowledge, he may have intimate friends who can advise him from their personal familiarity with some good school. If it is necessary to make the choice unaided, care must always be exercised. Good schools are not afraid to stand or fall on their records; on their product; on the satisfaction their work has given the parents of their pupils. With a little personal investigation the parent can thoroughly satisfy himself in advance that he has not made a mistake in choosing a preparatory school for his boy.

—The Philadelphia Record Educational Guide



HOW TEACHERS CAN INCREASE THE EFFICIENCY OF ACCOUNTING AND BOOKKEEPING COURSES

Robert H. Montgomery, Ex-President of the American Association of Public Accountants, and Assistant Professor of Accounting, Columbia University, New York, N. Y.

In discussing the problem of teaching bookkeeping and accounting most effectively, we must assume that the students who take the courses are old enough and intelligent enough to understand the value and the prospective uses to be made possible by such study. If a child is too young to comprehend the significance of a financial statement, I am about persuaded that the child is too young to take up bookkeeping, even the most elementary beginning exercises.

Bookkeeping courses should be preceded by thorough grounding in many subjects, or the student will not grasp the significance of the practice transactions with which he must work. I would start bookkeeping classes as late as possible and make them as intensive as possible. Mathematics and English are most essential. Economics and commercial geography are important. Fiction now contains many interesting references to business methods. Some stories, such as those found in the Saturday Evening Post, deal directly with finance, bookkeeping experiences, the value of thrift, etc. If the bookkeeping student is not interested in this sort of literature, I doubt whether the determination to succeed is present, and if not, the course can hardly be of much benefit.

You may explain that a man owns three or four different classes of property or assets, that he owes certain sums, that the aggregate of the assets being larger, he has a certain net worth or capital; but if your explanation does not appeal to your students as logical, then I would be afraid to attempt to teach them bookkeeping.

For after all why should we teach bookkeeping unless we have an intensely practical purpose in so doing? Good bookkeeping is the foundation for many financial successes. It is a major department, not a minor one, in a modern establishment. Bad bookkeeping predominates in business concerns in large cities as well as in small towns. I need only refer to the recent frequent statements of the vice-chairman of the Federal Trade Commission to corroborate my assertion. He ascertained this fact from a nation wide investigation. Public accountants have known it for many years.

From frequent talks with teachers I am led to believe that they do not have enough first-hand information as to how their students who get passing marks succeed in applying what they have learned. I regard this of more importance to teachers than the preliminary experiences which some writers advocate.

The best substitute for such experience, I think, is a laboratory or a place where teachers may see, have explained to them, and, if possible, analyze and reconstruct the work of others. Such a medium for imparting bookkeeping and accounting knowledge offers to teachers who lack practical experience a very good equivalent. Several years ago we started such a laboratory at Columbia University, and the results so far have justified the experiment.

These laboratories will, in the course of time, afford facilities for both teachers and students. Obviously the arrangement of courses which include laboratory work for students will differ materially from the assistance which teachers will derive from their use.

Of course, the chief difficulty lies in the lack of good material. I am convinced, however, that the idea is good and is worth developing. The years which may elapse, therefore, before any considerable number of laboratories may be installed may as well be spent in a gradual building-up of suitable records as in drifting along the old way.

How much of the poor bookkeeping which is so prevalent is due to poor or inadequate textbooks? Too much space is given to the explanation of account books and forms which are nearly obsolete. If underlying principles were always involved perhaps the time so occupied might be justified; but there is little excuse for spending a lot of time in teaching methods, no trace of which appears in a modern office. Teachers of commercial subjects must make up their minds that textbooks have decided limitations. No textbook, however complete, will ever be a sufficient basis for a teacher. Teachers must depend more upon research work.

I am convinced that the supplemental routine demanded by most of the textbooks requires too much time, and that a considerable part of the time spent in writing up sets of books based on imaginary transactions carried on by, and among, imaginary people fails to impress the average student, and consequently fails to equip him for a position as bookkeeper.

I think teachers are so engrossed with what they are teaching that they overlook the possibilities of checking up the results of their teaching. I am aware of the casual inquiry as to how an old student is getting along, and the usual reply, but I see no reason why a teacher should not investigate, say, fifty cases where students have secured satisfactory marks in a bookkeeping course, and who are keeping books and spend several hours in each office examining the work and making critical comparisons with the school courses. Whether good or bad bookkeeping is found, it should prove illuminating for comparative purposes.

If a teacher is able to visualize the objects to be attained, I do not see why it cannot take the place of much

repetition. Why have students write up hundreds of imaginary transactions if they can be shown how transactions should be properly recorded and dealt with through illustrations and explanations based on real things? After I commenced to teach bookkeeping, I was not content until I could show the students some sets of books which had been written up and used in connection with actual enterprises. I believe books of this sort are available in all localities. The most available records are those where a concern has gone out of active business, by bankruptcy as related to insolvent concerns, and dissolution (for one or many reasons) as related to solvent concerns.

If difficulty be experienced in securing such sets of books, I would have the students write up a few model sets, spending, if necessary, several years on the work, and retaining the completed records for illustrative purposes. The school courses would certainly be modified if a full set of books were written up along textbook methods, and comparison made with the system in use in an up-to-date office.

It would be found that most of the entries copied in the books are never made at all under present practice, the original memoranda of transactions, in connection with mechanical devices, being used without subsequent duplication.

If I could, I would teach bookkeeping by talking to the students about it rather than by requiring them to spend most of their time copying and posting and taking trial balances. I repeat that poor bookkeeping predominates. Now, as good bookkeeping is so tremendously valuable to a business, and bookkeepers who have medium ability only receive substantial salaries and are in great demand, I would like to take time to tell students the difference between routine bookkeeping and good bookkeeping. I would explain financial statements and tell them how much more important it is that each item of asset and each item of liability mean something, and be accurately named, and readily identified with the things themselves, than it is that two sides of the statement should be in balance. Any public accountant will be able to relate countless experiences where books are in balance and where the usual bookkeeping rules are followed, but where ledger accounts are not self-explanatory, where they remain unadjusted, and where the true financial position of the concern is completely obscured.

Accounts, if rightly stated, should be interesting reading. It is, however, hard to become interested in anything unless the reading is made easy.

The public accountant takes facts and figures and arranges and rearranges them, and frequently it is the means whereby the proprietor of a business learns for the first time im-

(Continued on page 29)



THE PRIVATE SCHOOL A POWER IN EDUCATION

Geo. J. Brown, Vice-President of Brown Preparatory School, Philadelphia, Pa.

What is education? What is it that educates a man? Had that question been put to some of us whose lives reach back to a time when the public school was not a system, the answer would have been given at once: Knowledge is power. Therefore, get knowledge; go to school; be an educated man.

We are living in a wonderful time, for we are seeing with our own eyes the wilderness turned into a mighty empire. In the forefront of such a movement there was no room for weaklings. They were men, strong, robust, self-reliant and resourceful. They were able to do all that was needed to be done. They had courage and determination, and because the possible rewards were great, they put forth their whole energies with results such as were never seen before. They were illiterate men and when one of them learned a little more than his fellows he easily out-distanced them and his greater success was rightly attributed to his greater knowledge. Seeing such results, we assumed, naturally, that the greater the knowledge the greater the success and that has been, in large measure, the general idea of education ever since. Had the conditions, industrial, social and economic, remained fixed, the idea would still be good. But conditions have changed. Then, the production and preparation of the necessities of life compelled the attention of both old and young and every day added something to the ability of a boy to take care of himself.

Now the opposite is true. Until a boy leaves school and college, all his wants are cared for, and his natural forces are unused and undeveloped. Even when he earns his own money the work is usually such as to add nothing to himself. He works under the direction of some one else and feels little or no responsibility for results. Others think for him, and when possible his difficulties are removed for him. Everything he does leaves him more dependent upon others and less reliant upon himself. All his natural forces lie dormant, and whether he graduates from college or from an office or a shop, the best that is in him, his real self, that part which gives him power to do, is undeveloped and almost wholly useless. Adding a little knowledge, more or less, to such a man means nothing. Knowledge is power when used, but it can be used best by a fully developed man.

Right here is where the public schools and the private schools separate both in theory and in practice. The public schools, pointing to their real success in the past when circumstances forced the development of everyone and when boys and girls were eager to learn, contend that no thought of special attention need be

given to individual development. On the other hand, the private schools, while admitting that knowledge is desirable and even necessary, insist that it is worthless unless used and that the average man, by some process or other, must be developed before he can begin to use his knowledge successfully. Therefore, individual development is of the first importance in educating boys and girls.

Apropos, President Wilson says that his experience convinces him that the average college man does not begin to think before his senior year, if at all. Dr. Jordan says: "Most college men do not begin to think before they leave college, and the majority of college graduates leave college with their natural powers wholly undeveloped, save memory alone."

Dr. Hibben, in speaking of the lack of development of the natural forces as a cause of failure, says: "If the great handicap of life is the self-within, then let that self rise in protest against its own weakness, and let it awake to the consciousness of the new sources of strength in its own sovereign will. If the will strives to overcome the inner obstacles, the successful struggle for mastery not only removes the obstructing handicap, but also creates that vigor of spirit which makes a career of increased efficiency and attainment possible."

These forces mentioned by Dr. Hibben are the natural powers which belong alike to you and to every man; yet the great majority of men go through life inefficient, wholly unconscious of the fact that they themselves control forces which, if used, would change their hopeless inefficiency into real success.

When it is known that these forces can be developed in everyone, when it is known that for a number of years this development has been carried out successfully as a regular part of school work, and when it is known that a student so developed is practically assured of success commensurate with his own mentality—when this is known, is it not strange that even one parent would be satisfied to send his son to a school that would do less for him? The only place where this important work is carried out intelligently is in the private school.

What is education? In answering for the private schools I speak with a knowledge gained from many years in both public and private schools and I believe that what I say is a fair representation of the educational ideals and aims of our best private schools: Education is growth, development, progress—something not alone for the few, but for everyone. It is an increase of power through the use of natural forces. Every normal child comes into the world endowed with all the natural powers necessary to bring him success in his individual work. To assume less than this is to assume that the Divine mind has less intelligence, less foresight, than is

used by the ordinary business man.

These natural forces, usually weak or dormant, can be strengthened and built up by use and by use only, to such a degree that the boy or man knows that he can accomplish that which he undertakes to do. Moreover, this development can be secured while doing the ordinary school work, not only without loss of time, but with a wonderful gain to both teacher and student. This is not a theory, but the actual work of our private schools. It is scientific for it is in complete harmony with natural laws as general as the laws of gravitation.

Why, as is often the case, will a poor boy get up at 3 or 4 o'clock in the morning to serve papers, drive a milk wagon or do any one of a dozen other unpleasant jobs to pay his way through preparatory school if he can get the same thing in the public schools? The answer is he can't.

With all the machinery of the State back of them, with the legal power to go into your home, into every home, and compel school attendance, with a plant valued collectively at more than a billion dollars, with an annual running expense of more than three-quarters of a billion, with more than half a million teachers, men and women, earnest and conscientious, with the public schools having all these advantages, why do private schools now flourish as they never did before? Because the public schools fail to meet the educational needs of the people; because the private schools do that which is impossible under present conditions for the public schools to do.

It is unfortunate that in calling attention to the merits of the private schools it is at the same time necessary to point out the defects in the public schools, but it ought not to be necessary to explain that, in so doing, there is no thought or desire to criticize the great body of workers connected with the public schools. We freely concede their ability, their earnest, conscientious work and their integrity of purpose. It is a pleasure to do this. It would be an added pleasure if our friends of the public schools felt free to reciprocate, but at present this is not to be expected, and the most we can hope for is that when the hosts have gathered and the great feast is spread that we of the private schools may be permitted to gather up the intellectual fragments that are scattered about.

No man, mentally well balanced, doubts the good purposes and intentions of both the public and the private school, but their aims and educational ideals are widely different. Without intending it, probably, the public school educational ideal has come to mean a prescribed course of study with a definite number of recitations for a definite number of years. When the student has received credit for a certain number of units of knowledge it is assumed that he is educated. His personality, his individuality, the one thing that furnishes any good excuse for his being in the



world, is ignored. He is merely a receptacle for knowledge and he does not realize that he is leaving out the most valuable, the only essential, part of his education, and, unfortunately, the teacher has no time to explain to him the importance of that which he has lost.

Under this system of teaching the wrong to the teachers is hardly less. Think of it! More than half a million of our brightest men and women, hearing recitations and marking papers, year after year, hearing recitations and marking papers—their initiative gone, their own individuality suppressed! They are earnest, conscientious and able. They have everything a teacher should have except enthusiasm—the god in them—that is dead. Yet without enthusiasm there is no work that is good work, and teaching school, educating boys and girls with no enthusiasm requires exactly the same definition that Sherman gave to war.

No one questions the willingness of the public schools to give a real education to a boy, but bound by an unscientific system they cannot.

Only a few weeks ago when discussing this question with a professor in a Western State university, one that is acknowledged great, he said: "Our whole educational system is wrong. From the university down, the whole thing has grown into a complete autocracy. One that allows no initiative, no individuality in professor or teacher from the president down." To this may be added a remark made by a prominent educator of our own city. He said: "We should be delighted to do what you of the private schools are doing, but we cannot, because of the system."

In this country much has been said and written about the uplift of the masses, as if it were a thing that could be done outside of the people themselves. There never has been such an uplift and never will be except through the development and uplift of individuals. Dr. Jordan well says: "There is no virtue in an educational system unless the system meets the needs of the individual. A misfit education is no education at all." The only school that can meet the individual needs of the student is the private school. To one who has spent a lifetime in school work, as I have, and who has seen the remarkable results coming from a system that makes the development of the individual the aim of the student's work, it seems almost incredible that any system that does not do this could be tolerated, much less defended. Yet Dr. Forbush, a man who is said to know more about boys than any other man in America, and who also is a strong advocate of our public school system, says: "But the private schools can do one thing which the public schools cannot do—they can make character out of hand."

Character-building, developing the individual, is the one thing that is essentially educative. There is no factor in school work to which a student

responds so readily. It arouses and sustains interest, develops the power of attention, and concentration, and gives the student a consciousness of power to do—the real object of education.

In this day, more than any other, a strong, forceful character is essential to any real success. To succeed a man must be strong, self-reliant, courageous. There must be a willingness to act and a willingness to accept responsibility for the results. He must be able to control and direct his own efforts, that he may concentrate his full energies on the work in hand. In order that he may do his best work there must be no fear of failure, but a confident assurance rather that the ultimate results will be commensurate with the efforts put forth. With such a character thousands of men with little learning acquired in schools have been successful. Without such a character, without the power to use what he knows, no amount of knowledge can bring a man success.

Such a character can be developed while in school, not as an accident, but as the direct result of intelligent effort. This is not theory, but an actual experience extending over many years. But the only school that does this work, intentionally is the private school.

There is nothing mysterious about the method. It is merely taking the universal law of growth and believing it and using it. There is no natural power so weak that it cannot be used, and the use of a power, or force, or faculty, call it what we will, never failed to make it stronger, and, whatever its previous condition, the lack of use of a power or faculty never failed to leave it weaker. There is no chance about this; it is sure as fate. Get a boy to thoroughly realize this fact, and his particular educational problem solves itself. Tell a boy to be good, and the probability is that he will resent it. But show him that his present weakness, his indifference to work, his mental inertia, are never accidental, but are always the direct results of the non-use of his natural forces and he will be interested. Show him that any increase of power or ability that comes to him must come through his own effort in the use of his own natural forces and that it is impossible for it to come in any other way. Do this and character building will take on a new meaning. Initiative, courage, self-reliance, concentration and the like, will no longer be abstract terms, but will be real things—a vital part of himself. He knows as never before that a strong character is a strong man.

Visionary? It is as practical as growing corn, and the results are far more sure.

Mental growth begins and ends with interest. In this fact every teacher in both public and private schools has a sure test of the work in the class-rooms. It can be applied instantly and there is never by any chance a wrong reading. If the stu-

dents are interested, they are growing mentally. If uninterested, their work has no educational value, and all that they learn might better be stored in a good encyclopaedia.

The method of individual development and character building, as used in the private schools, arouses interest from the beginning, thereby putting the student in the very best condition to acquire knowledge. This fact alone would cause anyone who understands the importance of it to give preference to the private school.

A good deal of mild fun, not unmixed with a little ill-concealed contempt, is desired by some because the private school "takes everybody and drops nobody." No greater praise was ever given to any institutions. Education by developing the individual aims to develop every one to the point where he realizes his own force and value. This system contemplates no failure, for every one can grow. It requires neither wisdom nor brains to drop boys from school. Usually it is the easiest way out of trouble. It is so easy in fact school students drop out before they complete any course, and more than 75 per cent. of them leave school with an education that is known to be wholly inadequate and practically useless. No one who knows these facts can be proud of them. In defense of this condition we are now told that comparatively few boys and girls are mentally qualified to go through high school and college, and that we do them an injury when we allow them to try to do this. In our country in which the stability of the Government depends on the intelligence of the people such teaching as this is vicious. True, we are not all developed to the same degree, but we can all grow, and when any system arbitrarily sets limits beyond which any class is not permitted to try to pass, the act becomes as nearly criminal as anything can be to which there is no penalty attached.

This is strong language, but the occasion demands strong language, for no suggestion more radical was ever made for curtailing and limiting intellectual freedom and the right of the individual to try what he can do. And, as always, when power is usurped, it is done to protect the people from themselves, to save the boys and girls from trying. Yet thousands of these boys and girls make good after leaving school, and I want to put it on record that in Philadelphia and throughout the country, from the Judge on the bench, up or down as the case may be, there is not one of the great professions that is not ornamented by men who as boys lost step in the public schools, but who later were aroused and awakened to their own possibilities by the teachings of some good private school.

The public school has developed into a smooth-running, complicated machine, but has lost that spirit which in the old days often turned an insignificant country school into a

(Continued on page 24)



CONSTITUTION

of the
National Commercial Teachers'
Federation

ARTICLE I Name

This organization shall be known as the National Commercial Teachers' Federation.

ARTICLE II Objects

The objects of this organization shall be the promotion of interest among teachers of commercial branches and the advancement of commercial education.

ARTICLE III Departments

This organization shall embrace the following departments: The Private Commercial Schools Department and the Public Commercial Schools Department.

ARTICLE IV Round Tables

Any Round Table may be organized at the written request of twenty-five members for the discussion of such subjects in the interest of Commercial Education as may be designated by them and approved by the Executive Committee.

ARTICLE V Membership

Section 1. Any person directly or indirectly interested in commercial education may become a member of this Federation by enrolling with the General Secretary and paying the regular membership fee.

Section 2. Any member of this Federation shall be entitled to membership in one of the Departments, and voting privilege in one Round Table, and shall be entitled to the freedom of discussion in either Department and at any Round Table, but shall not be entitled to vote in the Department in which he has not definitely affiliated.

ARTICLE VI Officers

The officers of the Federation shall be a President, a First Vice-President, a Second Vice-President, a General Secretary, a Treasurer and an Executive Committee, consisting of the President, the immediate past President and one member elected by the Private School Department and one member elected by the Public School Department.

The officers of each department shall be a President, a Vice-President and a Secretary elected by the Department who shall also serve as the Executive Committee for that Department.

The officers of the Round Tables shall be a Chairman, a Vice-Chairman and a Secretary, elected by the members of the Round Table they are to serve, who shall also serve as the Executive Committee for that Round Table.

ARTICLE VII Election of Officers

The President shall be elected for a term of one year by the members of the Federation from nominations

made on the floor of the House, and shall be selected from the Private Schools Department and the Public Schools Department alternately, beginning with the Private Schools Department, in 1916. The Vice-Presidents and the Treasurer shall be elected by the general Federation from nominations made on the floor of the House and shall serve for a term of one year.

The General Secretary shall be elected by the General Federation for a term of three years, beginning in 1916. In the election in 1916 the members of the Executive Committee from the Private Schools Department shall be elected for a term of two years and thereafter for three years, and the Public Schools Department shall elect a member for three years, beginning in 1916, and every three years thereafter.

ARTICLE VIII Special Associations

Other special Associations shall be permitted and urged to hold sessions at such times as may be provided for by the general Executive Committee which shall not conflict with the regular programs of the Federation or its departments or Round Tables.

ARTICLE IX Division of Time on the Program

In the arrangement of the program the general Executive Committee shall allow approximately fifty per cent of the time to the Federation proper; twenty-five per cent of the time to the Departments and twenty-five per cent of the time to the Round Tables.

ARTICLE X Amendments

To amend this Constitution it shall be necessary to present the proposed amendment in writing to the General Executive Committee, which body shall act upon it and report it to the Federation with or without recommendation, and the Federation at a regular session may adopt, amend or reject, but it shall require a two-thirds vote of the members present to adopt.

BY-LAWS

BY-LAW I Fees and Dues

Each person becoming a member of this Federation shall pay an annual fee of two dollars (\$2.00) which shall entitle him to membership in the Federation for the current year, and in one department as he may designate.

BY-LAW II Federation Year

The year for which dues are paid shall end with December 31st of the current year.

BY-LAW III Meetings

This Federation and its constituent organizations shall hold yearly meetings at such times and places as shall be determined by the members in convention assembled, or at their failure to so determine, by the General Executive Committee.

All invitations for the next annual meeting of the Federation for each

year shall be presented in writing to the general Executive Committee, which body shall make recommendations to the Federation for action.

BY-LAW IV Terms of Office

All officers of the Federation elective and appointed, except the General Secretary and the two members of the Executive Committee elected by the Departments, shall serve for one year or until their successors be elected and qualify. The General Secretary and two members of the Executive Committee elected by the Departments shall serve for three years, or until their successors be elected and qualify.

BY-LAW V Expenditures

All expenditures shall be by action of the General Executive Committee, and all bills shall be paid by the Treasurer on orders signed by the General Secretary and President after the bills have been approved by the Executive Committee. No officers or members of any constituent association or organization shall be permitted to contract bills against the Federation.

BY-LAW VI Local Committee

The General Executive Committee may select a local committee consisting of such members as they may choose to make necessary local arrangements for the annual meeting.

BY-LAW VII Programs

All programs for the Federation shall be made out by the General Executive Committee. Programs for the Departments and for the Round Table discussions shall be made out by their respective Executive Committees.

All programs of the Round Tables and the Departments shall be submitted to the General Executive Committee for their approval or rejection, and in case any Department or any Round Table fails to submit satisfactory program to the General Executive Committee by six weeks prior to the first day of the annual meeting, said Executive Committee may formulate such program as in their judgment may prove satisfactory for the occasion.

BY-LAW VIII Annual Report

The Federation shall publish an annual report of the proceedings of the Federation and the two departments and furnish one copy free to each member of the Federation.

BY-LAW IX Rules

Robert's Rules of Order shall govern in all deliberations of the Federation and constituent associations.

BY-LAW X Membership Roll

The General Secretary shall keep a complete roll of all members of the Federation and of each department.

(Continued on page 31)



NATIONAL COMMERCIAL TEACHERS' FEDERATION Office of the President

Milwaukee, Wis., Nov. 10, 1917
Commercial Teachers in the Public
Schools:

The National Commercial Teachers' Federation will hold its annual meeting at the Hotel Sherman, Chicago, December 26-29, this year.

This is the one big meeting of the year for all commercial teachers of the United States, and, as such, should claim wide-spread attention in the educational world. A casual glance at the talent on the program will convince anyone that it will be a meeting abounding in inspiration, information and good cheer. In addition it will offer an opportunity for one to get acquainted with the "Live Wires" in commercial education, and to learn of some of the big things that are being done in our line.

We are all asked at this time to do our bit for our country. How can we as commercial teachers better do a part of our bit than in preparing for better service in the schools? And further, how can we better prepare for service than by getting the inspiration and ideas of those who are doing big things for the advancement of commercial education, such as will be offered at the Chicago meeting?

It will be an inspiration to hear some of the "heavy artillery" of commercial work, such as: Mr. Slinker, of Des Moines, Mr. Reed, of Wisconsin State Commercial Schools, Mr. Lomax, of the Normal University of New Mexico, Mr. Holtsclaw, of Detroit, Miss Thomas, of Des Moines, Mr. Grant, of St. Louis, Mr. Lacey, of Boston, and many others of like caliber. In addition to the above, the following will appear on the Public School Department program: Justice McGoorty, Illinois Appellate Court; Mr. Avery, office employment manager, Marshall Field & Co., Chicago; Principal Briggs, Rockford, Illinois, High School.

All the "Live Wires" will be at the Chicago meeting. Are you going to be in the "Live Wire Class?"

Sincerely,

J. A. Book, President,
Public School Dept.

Program of Public School Department, National Commercial Teachers' Federation
Chicago, Dec. 26-29, 1917

Thursday, Dec. 27, 2:00-4:00 P. M.

Introductory Remarks—J. A. Book, Chairman, South Division High School, Milwaukee, Wis. 5 minutes.
Some Scientific Measurements in Commercial Education—Clay D. Slinker, Director of Business Education, Des Moines, Iowa. 25 min.
Discussion—J. L. Holtsclaw, Director of High School of Commerce, Detroit, Michigan. 5 minutes.

What the Business Man Expects of the Commercial Graduate—Charles P. Avery, Office Employment Manager, Marshall Field & Co., Chicago. 25 minutes.

The Value of a Survey of Commercial Education—Paul S. Lomax, New Mexico Normal University, Las Vegas, New Mexico. 25 min.

A Practical Course in Salesmanship and Advertising for High Schools—James C. Reed, Director of Commercial School, State Normal, Whitewater, Wis. 25 minutes.

Friday, Dec. 28, 4:00 to 6:00 P. M.
The Standardization of Transcript Requirements for High Schools—Ina Thomas, West High School, Des Moines, Iowa. 20 minutes.

The Boy and His Opportunities—Justice John P. McGoorty, Illinois Appellate Court. Chicago. 25 min.

The Relation of the Commercial Department to the High School—C. P. Briggs, Principal Rockford High School, Rockford, Illinois. 25 min.

Discussion—10 minutes.

A Bird's Eye View of Business English—Maurice J. Lacey, Head of English Department, High School of Commerce, Boston. 30 minutes.
Saturday, Dec. 29, 10:00 to 11:30

The School and Office Plan of Training Students for Business—Paul A. Carlson, State Normal, Whitewater, Wis. 25 minutes.

Centralization of a High School Accounting in the Commercial Department—C. M. Yoder, Head of Commercial Department, Washington High School, Milwaukee. 20 minutes.

Systematizing of Typewriter Speed Work—Robert A. Grant, Director of Department of Business, Yeatman High School, St. Louis, Missouri. 25 minutes.

Election of Officers.

Remarks by President Elect.

HOW TEACHERS CAN INCREASE THE EFFICIENCY OF ACCOUNTING, ETC.

(Continued from page 25)

portant news relative to past transactions.

So far as I have been able to discover, courses in bookkeeping are just one thing after another. The student is so exhausted by the time he finishes one practice set that, if it receives a passing mark, he hopes he will never see it again. Would it not be feasible and desirable to have him spend some time on a set after it is completed, working out the story involved, and applying common-sense standards to see if it will stand up under a comparison with everyday business methods? If not, the material must be defective.

I would ask the students to prepare a balance sheet and income and expenses statement based on something with which they are familiar. In college, students may be asked to make a statement of their own affairs. This has been tried out successfully. With younger students it would not be practicable, but in nearly every case some example should be procurable.

It would definitely stimulate thrift if the scheme could be applied to family finances.

If nothing else is feasible, the accounts of a town or city are available. Have the students attempt to schedule the assets and liabilities, the income and expenses, of their municipality.

I have found very creditable accounts where all bookkeeping rules have been violated. What of it, provided the ones who depended upon the accounts for a true and complete record of their business understood them and found them to be dependable? I am just as keen for correct terminology and standard practice as anyone else, but I am unwilling to be a party to an insistence on methods which do not work well in practice. Bookkeeping must be intensely practical in its uses or it is of no value. Accounts are said to be the history of business transactions, but it is the class of history that needs to be kept strictly up to date and be presented promptly and accurately, or it will be of value only to lawyers and accountants, who tell the creditors just how the failure occurred.

I suppose I must say something on the differentiation between bookkeeping and accounting. So far I have not paid the slightest attention to a careful use of the two words. Personally, I do not know where bookkeeping ends and accounting begins. I have read explanations without being satisfied. I know so-called "good bookkeepers" who are, in my opinion, accountants, and I know so-called "accountants" who are not good bookkeepers. If a man keeping books has enough knowledge of accounts to do more than keep them accurately; if he can so state the accounts that the proprietors will have presented to them intelligent analyses and comparisons, and if, as is possible, most of this work can be done by a skillful arrangement of accounts in the books themselves, and an equally skillful arrangement of subsidiary records coordinated with the regular books of accounts, and prepared simultaneously, I do not see why this is not accounting, although it is usually called bookkeeping.

In my opinion all bookkeeping is a part of accounting. A student taking up the rudiments of bookkeeping will, if the subject is being presented properly, also acquire the first elements of accounting. I can easily distinguish bookkeeping which has not a particle of what I call accounting in it. Such bookkeeping, I hope, will no longer be taught in the schools. I see no reason why we should not commence to teach accounting as soon as a student is old enough to understand assets and liabilities, profits and losses. In our accounting courses we should include bookkeeping, but only the kind which has been demonstrated to stand the wear and tear of modern business. — National Education Association.



NATIONAL COMMERCIAL TEACHERS' CONVENTION December 26-27-28, 1917, Hotel Sher- man, Chicago

This is the one gathering of the year that the live commercial teacher cannot afford to miss. For more than twenty years the progressive growing teachers have met in a National Convention for fraternal greeting, the interchange of ideas, the discussion of ways and means, and the general inspiration gained from a contact with the best minds of the country in this line of work.

Practically every state in the union is represented in this Convention. Here gather proprietors, principals and teachers of private commercial schools; and superintendents and instructors of commercial departments in Universities, Colleges, High Schools and Parochial Schools. Acquaintances are made and friendships formed that endure through life. Perhaps there is no one thing that the ordinary teacher lacks so much as the ability to mingle with others, easily, creditably and pleasantly.

If you, Mr. Teacher, have found yourself inclined to withdraw from the crowd to "group by yourself," then compel yourself to attend this meeting. Scores of names that you know only in print, here represent real personality—strong, refreshing, often inspiring.

Here will be seen and heard men and women whose opinions in print are authority on their subjects. You meet them, visit with them, and feel all the time that they get fully as much pleasure from contact with you as you do from your contact with them. You will go back to your work better satisfied with the world, with yourself, and able to do very, very much more for those to whom you are devoting your time and talent. It is worth almost any effort you will have to make to attend this Convention.

Where and When

For several years this Convention has met in Chicago, possibly the most conveniently reached city in America. Hotel Sherman, a first class modern hotel, is called the home of the Convention. Here the members are housed, hold their meetings, their banquets, their entertainments and receive from the management attention and accommodation that almost compel them to return from year to year.

Arrangements are Made

President H. M. Owen, of Decatur, Illinois; Ex-President C. D. Slinker, Miss Lena Vogt, Cedar Rapids, Iowa, and Ivan Chapman, of Detroit, Michigan, make up the Executive Committee. Every member has been busy for months directly the details and formulating programs for this meeting. Under their direction, too, an Arrangements Committee, consisting of Otis L. Trenary, Kenosha, Wisconsin, Guy M. Pelton, Evanston, Illinois, and Walter L. Read, of Chi-

cago, have been busily engaged in taking care of the physical needs of the assembly.

Programs

On Wednesday, the 26th, such special organizations as The Gregg Shorthand Association, The Munson Shorthand Association, The Rowe School of Methods, The Accredited Schools Association, and The Stenotype Teachers' Association will hold their own distinctive meeting for a discussion of problems applying directly to their work.

On Thursday these Associations, together with hundreds of other teachers, will unite in the morning to hear the Federation Program. In the afternoon of each day the entire assembly is divided into two general meetings—a Private Commercial Schools Meeting and a Public Commercial Schools Meeting. Then a portion of each day is set apart for round table discussion. This is a general free-for-all, where questions are asked and answered, where methods of presentation are put forth and opinions of all sort interchanged on any and all parts of our school work. This is in general the policy of our new working organization—a general assembly for broad inspiration topics applicable to all teachers equally; a division into a Public Schools Department and a Private Schools Department for the discussion of general topics applicable to these two broad fields of work, and finally the face-to-face method of questions and answers regarding details of management and presentation. On the general programs will be heard such men as Harry A. Wheeler, United States Food Commissioner, of Chicago; Ex-Governor W. N. Ferris, of Michigan; Dr. Dengler, of Philadelphia, etc.

In the public school meetings will appear such men as Judge John P. McGorrry, of the Appellate Court of Illinois; Mr. Charles P. Avery, office employment manager of Marshall Field & Company; Maurice Lacey, head of the English department, High School of Commerce, Boston; Mr. James C. Reed, director Commercial Training, State Normal School, Whitewater, Wisconsin; Paul S. Lomax, of the Normal University, Las Vegas, New Mexico; and many others of equal prominence.

On the private schools program will be heard such authorities as Dr. J. S. Dickey, Bowling Green, Kentucky; Mr. H. A. Hagar, of the Gregg Publishing Company, New York City; Mr. D. D. Mueller, Cincinnati, Ohio; Miss Nettie Huff, Kansas City, Missouri.

The round tables, as before stated, will afford an opportunity to all teachers to say their say.

Entertainment

The Federation meeting will open each time with songs by the entire assembly led by Mr. A. N. Palmer, of New York City. Other musical numbers will be interspersed throughout the program. A general

informal reception and dance will be held in Louis XVI Room of Hotel Sherman on the evening of the 26th. This affords an unusual opportunity for enjoyment and for making acquaintances.

On Thursday and on Friday, a community dinner will be served at noon. Only those who have attended a community dinner of the N. C. T. F. know just what enjoyment and real fraternity fun is had at such a gathering.

Resolved Now

Promise yourself NOW that you will make this trip; that you will see and hear the writers and speakers who, previously have lived always at a distance; that you will fraternize with the progressive men and women who are thinking and acting along the same lines in which you are occupied; that you will take your place and assume your part in this Convention that offers such a wonderful opportunity for growth and progress.

No year in past history has been so pregnant with big thought as has been 1917. No problems—economic, political—so deep, so far reaching have ever appeared to any other people for solution. It is a day when the individual must recognize and assume his responsibility. To withhold his thought, his mind, his inspiration from the momentous issues that are to be settled is more nearly criminal than it would have been at any previous time.

Let's do our own thinking before we go. Then let's go with open minds to listen to the opinions of our fellows. Let us then combine our thought, our effort, and our determination, that the duties of the day may be fully met.

The Secretary has an entire staff of stenographers. He is able to take care of your communications. Every mail is bringing him helpful suggestions, and many of them are bringing—CHECKS. Inclose a \$2.00 bill or a personal check NOW, and he will see that you get your passport promptly. If you belong to the public school section, you are BLUE; if to the private school section, you are WHITE. Say which card you want. Either of these entitles you to the privileges of your department and also to those of the Federation.

DO IT NOW.

With sincere personal greeting and with a real desire to meet you face to face in Chicago.

OTIS L. TRENARY, Gen. Sec'y,
Kenosha, Wisconsin.

Lillie Minehart, Glassport, Ohio, is in charge of the commercial work in the N. Braddock, Pa., High School.

Anna M. Walsh, of the State Normal School, East Stroudsburg, Pa., is handling commercial subjects in the Summit, N. J., High School.

A. B. Roberts is the new commercial man at the Natchez, Miss., High School.



THE LONG ISLAND MEETING

On Saturday, October 27, a meeting of the Commercial Teachers' Association, of Long Island, was held at the Hempstead High School with twenty-one members present.

The meeting was unusually helpful and interesting owing to the successful effort made by the President, Miss Barber, to secure speakers from outside the association. The addresses of both Mr. Pitcher and Prof. Barber, whose names appear on the program which follows, were very helpful as well as entertaining; and Mr. Bartholomew's talk was full of practical suggestions such as all teachers are anxious to receive.

Members who were unable to be present missed one of the most helpful meetings in the history of the association.

The program follows:

Meeting called to Order by President, Miss Helen F. Barber.

A Synopsis of a Commercial Census of a Long Island Town—J. Sheridan Linn, Supervising Principal, Bay Shore, N. Y.

The Teaching of Commercial Arithmetic—W. E. Bartholomew, Specialist in Commercial Subjects, State Department of Education.

The Commercial Course from the Outsiders' Point of View—

The Business Man's Point of View—Charles Pitcher, Secretary, New York Branch, Royal Insurance Co. How the High School Commercial Course is Fitting in with the Courses in Higher Accountancy—William A. Barber, Assistant Professor of Methods in Commercial Education, New York University.

Recess for Lunch.

Round Table Talk:

Elementary and Advanced Bookkeeping—R. C. Bannatype, Lawrence, N. Y.

Short Business Meeting.

Question Box.

BERTHA A. COLBURN, Secy., Freeport, N. Y.

VERMONT'S FOURTH COMMERCIAL CONFERENCE

This meeting was held at St. Albans, Vermont, Thursday and Friday, October 25 and 26, in connection with the Vermont State Teachers' Association.

Thursday afternoon there was a typewriting contest in which the representatives from Burlington were winners. This contest was followed by a demonstration by William L. Oswald, of the Underwood Typewriter Company. He wrote 155 words a minute without error.

Friday morning Adrian E. Holmes, of South Royalton, gave a well-thought paper on "The Curriculum for a One Teacher Department." This was followed by a paper by Miss Martha Willis, of Northfield, Vermont, on "The Advantages and Disadvantages of a One Teacher Department." These papers were closely related, and were followed by discussion.

Mr. W. L. Nolan, representative of the A. N. Palmer Company, gave a very practical and inspiring talk on Practical Penmanship. Mr. C. M. Boling, of Boston, gave an exhibition of the possibilities of the Stenotype.

The officers elected for the coming year are Irving V. Cobleigh, Burlington, President; Ira Richardson, Montpelier, Vice President; Maude C. Casey, Burlington, Secretary; and Evelyn A. Muldoon, Middlebury, Treasurer.

IRVING V. COBLEIGH.

Advertising literature has been received from the following: Brockton, Mass., Business College; Bryant & Stratton Business College, Louisville, Ky.; Minnesota School of Business, Minneapolis, Minn.; Omaha, Neb., High School of Commerce; Hunt's Business College, Eau Claire, Wis.; Boothe Business School, Huntington, W. Va.; Spencer Business College, New Orleans, La.

Dr. Glen Levin Swiggett, formerly of the University of Tennessee and more recently Assistant Secretary General of the Second Pan American Scientific Congress, has been appointed specialist in commercial education in the Bureau of Education, Department of the Interior. In this new work the Bureau proposes to investigate local, state and national educational opportunities for business training, to recommend courses of study and to co-operate through advice and counsel in the establishment of the proper relations between opportunity for training and the needs of business.

That Stenography and Typewriting form an inviting stepping-stone for young women who would seek the best that can be obtained from a contact with the business world is fully corroborated by the Vassar College preparedness class in Isaac Pitman shorthand, which numbers over seventy-five students. Miss Alice M. Wood, of the Eastman National Business College of Poughkeepsie, N. Y., has charge of the class.

R. L. Frederick, formerly of Cortez, Colo., is now teaching in Loma Linda, Calif., Sanitarium.

These commercial and shorthand teachers have recently been engaged for the Mobile, Ala., High School: S. S. Lighner, Anna Fairs and Bessie Meux.

Roseberg, Oregon, has two new commercial teachers. They are B. E. Wick and Ruth G. Jelinek. They take care of the work in the Roseberg High School.

Lucy Gage, of the Waltham, Mass., High School, goes to the Winchester, Mass., High School as teacher of bookkeeping and related work.

Elizabeth Scully, Schenectady, N. Y., goes to the Westfield, N. Y., High School.

The Toronto, Ohio, High School has appointed Miss Amy Glass as commercial teacher.

H. E. Perrin, the skillful penman, formerly at Sunnyside, Wn., has charge of the Commercial Department of the Casper, Wyo., High School.

T. V. Feters, formerly of Westfield, Mass., is now head of the Commercial Department of the High School, Danbury, Conn., and Principal of the Evening School.

Agnes Phelps, formerly with Drake Business School, Paterson, N. J., is now in charge of the Commercial Department of Holly, Colo., High School, Holly, Colo.

O. P. Oleheim, Harrisburg, Ill., is one of the many commercial teachers who are serving their country as soldiers.

Manasquan, N. J., obtains the services of Miss Carrie Meyer, Camden, N. J., for the high school commercial subjects.

CONSTITUTION OF THE N. C. F. A.

(Continued from page 28)

BY-LAW XI

Quorum

Fifty members shall constitute a quorum in the Federation and twenty-five members shall constitute a quorum in either department.

BY-LAW XII

Meetings of the General Executive Committee

The General Executive Committee shall meet at the call of the President, who shall be ex-officio chairman of the Executive Committee.

BY-LAW XIII

Election of Officers

In the Federation proper and in the two departments, namely, the Private Commercial Schools Department and the Public Commercial Schools Department all nominations and elections shall be in open meeting, and it is the distinct purpose of this by-law to prohibit in any way or form the plan of either nominating or electing by specially delegated committees.

All elections shall be by ballot and a majority vote shall be required to decide any election. Should a majority vote not be determined after the second ballot has been taken, thereafter in each succeeding ballot the lowest candidate on the list shall be dropped until some candidate has received the majority.

BY-LAW XIV

Time of Election

The annual business meeting of the Federation for the purpose of holding the general election of officers and the selection of the place of meeting shall be held on the day next preceding the last day of the meeting.

BY-LAW XV

Amendments

These By-Laws may be amended at any regular meeting by a two-thirds vote of the members present.



Margaet E. Doody, Tully, N. Y., is with the Lake Mahopac, N. Y., High School.

Mary Rideout is teaching shorthand in Miner's Business Academy, Brooklyn, N. Y. Her home is in Stoughton, Mass.

Julia Keeton is the new commercial teacher in the Centerville, Md., High School.

LuVara Smith, Indiana, Pa., was appointed commercial teacher in the Monaca, Pa., High School this year.

These are the new commercial teachers in the Gardner, Mass., High School this year: Emma Poore, Alvine C. Walker, A. Louise Bartlett.

Christine Gregg was appointed commercial instructor at the Clinton, Okla., High School in September.

Magaret T. Ryan has charge of the commercial work in the Eastport, Me., High School.

Mae Cunningham goes to the Manchester, Iowa, High School as commercial instructor.

Karl N. Ka'erndahl, Mr. J. F. Whitmore and Miss Sullivan are the new commercial teachers in the Ogden, Utah, High School.

Eleanor Hatley, formerly of the Gregg School, Chicago, is a new teacher in the Des Moines High Schools.

Alva, Okla., has obtained J. L. Mogg for the high school commercial branches.

Margaret J. Wallace is a new teacher in the Manchester, N. H., High School.

A new commercial teacher has been added to the staff of the Wilmington, Del., High School, in the person of Miss Grace Saylor.

Alice Carr of Monroe, N. Y., has recently accepted an appointment as commercial instructor in the Warren, Mass., High School.

Woods'ock, Vt., takes Miss Julia Paquin to follow Miss Catherine Creedan as commercial teacher. Miss Creedan goes to Somersworth, N. H., High School.

Ellen Trewick handles the commercial and shorthand work in the Goldfield, Nev., High School this year.

Noman K. Bryant, formerly in charge of the commercial work of the Lenox, Mass., High School, is teaching shorthand in Columbia University.

Pearl Meader goes to the Skowhegan, Me., High School as commercial teacher.

Katherine Murphy, Huron, N. D., has the commercial branches in the Tonopah, Nevada, High School.

Carterville, Mo., has appointed Miss Sarah Davies to the high school commercial department.

Edith Johns, Moline, Ill., has charge of the commercial work in the State Normal and Industrial School, Ellendale, N. D., this year.

M. F. Bellows, for some years with the Free Academy, Utica, N. Y., now has charge of the commercial work of the Tarrytown, N. Y., High School.

Harry C. Swan is the new commercial teacher at Allen's Business College, Jackson, Mich.

Vera Covisier, Webster, Iowa, is teaching business branches in the Villisca, Iowa, High School.

Florence K. Marshall, Melrose, Mass., is the new supervisor of penmanship in the Brockton, Mass., schools.

Reading, Mass., has appointed Miss Alberta Drury to the high school commercial department.

Louise Yeorg, of St. Paul, goes to the Staples, Minn., High School as commercial and shorthand teacher.

Grace Eyrick, Melrose, Mass., is a new commercial teacher in the big Malden, Mass., High School.

Burt M. Thompson, of the Bridgeport, Conn., High School, has charge of the commercial work of the Marquand School, Brooklyn, N. Y.

E. H. Thompson, Spokane, Wn., is with the Macon & Andrews Business School, Memphis, Tenn.

Ruth C. Adams, Manchester, N. H., is teaching commercial subjects in Flora Macdonald College, Red Springs, N. C.

Edla Collins, Lincoln, Neb., is a new commercial teacher in the Rocky Ford, Col., High School. **H. L. Kennedy**, Norton, Kan., is in charge of the work.

The Westminster, Md., High School has Ross Blocker as commercial teacher this year. Mr. Blocker's home is in Manchester, Md.

Elma Bardwell is the new commercial teacher in the Eagle Grove, Iowa, High School.

Winifred McMahon, N. Wilmington, Mass., was elected in September to teach commercial subjects in the Peterboro, N. H., High School.

Danbury, Conn., has obtained T. V. Fettes from the Westfield, Mass., High School for the high school commercial department.

E. G. Leeper goes to the Central Point, Oregon, High School as shorthand and commercial teacher.

Mabel Dibelbiss is a new shorthand teacher in the Boise, Idaho, High School.

Charles R. Lynn follows F. G. Allen as head of the commercial department of the Hope Street High School, Providence, R. I. Mr. Allen joins the staff of the Rhode Island Business College.

The Mankato, Minn., Commercial College has a new man in the penmanship and commercial work, in the person of Carl Solberg, Elk Mound, Wis.

E. N. Johnson, of South Dakota, has charge of the commercial work of the Salina, Kan., High School.

Arthur W. Johnson is a new assistant commercial teacher in the Medford, Mass., High School.

A. B. Crosier, for some years with the James Millikan University, Decatur, Ill., is now in charge of Business Training and Secretarial work at the University of Mississippi.

Stoughton, Mass., has engaged Margaret Delury for the high school commercial work.

Hallie C. Darbro is a new shorthand teacher in the Edmondson School, Chattanooga, Tenn.

Hiram Williams, for some years in charge of the commercial work of the Philadelphia Y. M. C. A., goes to the Hammon, N. J., High School.

A. F. Fondau is a new commercial teacher in the Chaska, Minn., High School.

Clara Haas, Salt Lake City, has recently been engaged to handle the commercial work of the Coalgate, Okla., High School.

Marion Hart, of Central Falls, R. I., is a new commercial instructor in the Putnam, Conn., High School.

Farmington, Me., has engaged Miss Alice Bulinch as commercial teacher in the Academy there.

Max Greenhouse is in charge of the commercial work of St. John's Military Academy, Manlius, N. Y.

Lenox, Mass., has engaged Miss Margaret Meagher for the high school commercial and shorthand work.

Robt. E. Thurston has been engaged to follow P. E. Hamilton as commercial teacher in the Laconia, N. H., High School. Mr. Hamilton goes to the Government Service as cost accountant, as does also James Purinton, of Beverly, Mass., who has been an instructor in the College of Business Administration of Boston University.

Olga Krill is a new shorthand teacher in the Youngstown, Ohio, Business College.

Wibaux, Mont., has Miss Carolyn Hoppe for the commercial work this year.

S. B. Price, who taught last year in the State of Washington, is now teaching in the Bridgeport, Conn., High School.

New teachers in the Fort Wayne, Ind., High School are E. A. Murch, last year with the Elkader, Iowa, High School, and C. A. Townsend, of Jackson, Mich.

G. G. Gudmundson, of Boone, Iowa, is now teaching in Coleman National Business College, Newark, N. J.

"Keys to Success" is the title of an attractively illustrated catalogue issued by the Spencerian Commercial School, Louisville, Ky. It is probably the best piece of advertising that has come to our desk this season. The illustrations are new and of a very high order. The text is well written and bespeaks enthusiasm, knowledge and skill. Pres. Spencer is to be congratulated upon the splendid school he has developed and the fine new quarters the Spencerian now occupies and the initiative indicated by this catalogue.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A Lady of Quality

Not all the wise people, nor the otherwise, are men. Occasionally, there is a wise woman, and once in a great while, there is one who is otherwise. On the whole, those who wear petticoats, or used to wear them—I believe they don't any longer, owing to the high cost of cotton—would average



up well with men who wear trousers. This is the story of a WOMAN, and very much of a woman at that, though not everybody, perhaps, will agree as to the class she belongs to, the wise, or the otherwise.

Shipwrecked

We see her first, a stubby little girl on shipboard, crossing the Atlantic Ocean from the harbor of Glasgow in Scotland. Her mother lay desperately seasick down in the second cabin, and two or three others of the family were not much better off. But this sturdy little girl trotted all over the ship, and got herself daubed with tar and ship grease, and ate tremendous quantities of coarse, brown sugar fed to her by the sailors who taught her to dance the hornpipe, and to sing the old pirate chanty of "Fifteen men on the dead man's chest,

Yo, ho, ho! and a bottle of rum." until finally, after a shipwreck which drove the vessel back to port again, and made her father waiting on the other side suppose they were all lost, the little girl and the family found refuge in a manufacturing city of Massachusetts.

Family History

The family came originally from Scotland, and a strange family it was, too. Of the highlands, where the ancestors of the girl stole cattle, smuggled whiskey, and occasionally carried off a lowland lassie to make a bride for a highland outlaw. They were rather a sinister crowd, those ancestors of my heroine. One of them didn't like his step-father, and after his mother's marriage, to show his displeasure, he picked a row with the step-father, stabbed him to death, cut off his head and presented it to his mother to let her know that he disapproved of the second marriage. They hunted him down and killed him, but that didn't help the step-father.

The little girl was very self-reliant from the beginning. One of the first acquaintances she made in America was an old ship carpenter, who had a yard near the home of the family, and

he gave her a hatchet, which was her greatest joy and the terror of everybody else. Some queer company this little girl picked up in that city. There was a strange, silent house that stood not a great way from the home of her parents. A high wall surrounded the grounds of this place and out of the gate every morning rode a beautiful woman, richly dressed and mounted on a snow white horse. The little girl, at play, strayed one day near the gate of this silent house and the woman, dismounting from her horse, came and spoke to her and kissed her. A few days later, this mysterious lady went to the house of the little girl's parents and asked if they would allow the little girl to visit her, one day a week. The man and the woman looked strangely at her, and she fixed her steady gaze upon them and said, "The child shall come to no harm." They let her go, and one day of every week she spent an afternoon in the house of this strange woman, who was well-known as a notorious character all throughout that part of Massachusetts, but she played with the innocent child, brought out playthings, and told her the loveliest stories, and I suppose the contact with the child brought some light into the darkened soul of the fallen woman, at any rate when the child grew up, she became a physician, largely because she remembered this strange lady and wished to see if she could not reclaim some of the painted creeps of women that haunt the great cities after night-fall.

Westward Ho

The next chapter takes us to a thin clearing in a great forest of the western state of Michigan. The girl's father, an educated man, and skilled weaver in the eastern cities, conceived the idea of becoming a landed proprietor, and finding that land could be had for the asking in the western states, he went out there and staked out a claim of 160 acres. And where do you suppose he staked it? Not out on the fertile prairies, nor along the river banks, where the rich soil produced bountifully, but 160 acres of fine timber land with trees anywhere from six inches to six feet in diameter all over it. He cut enough of these trees to build a rough log-cabin in the midst of the forest where there were some few thin spots, which he intended to clear, and then he went back east to work and sent the family out there alone. His wife, a son of seventeen or eighteen, another about twelve and three girls, one of them our heroine, then about twelve years old. It was a nice place to send a family of women and children. That they did not starve to death was simply because game was very plenty and they had managed to stick in some potatoes and corn around the vacant places in the forest clearings. There were Indians all around them, too, and the howl of the wolf and scream of the wild cat at night, with the hooting of the owls and the padding of the feet of strange animals snuffling about the cabin were sooth-

ing sounds to lull the family to sleep. The Indians were peaceful enough except when they got liquor, and then they were not desirable visitors.

An Indian Visit

The family had one delightful evening call, when a dozen Indians with a two-gallon jug of bad whiskey came and stayed all night with them. They ate up everything there was in the house, and as the girls waited upon them, one of the savages playfully ran his scalping knife around the head of the older sister. One by one the girls quietly crept up the ladder into the loft, and with a string from the outside pulled up the two guns that the family had, and then the younger boy climbed up, the older of the boys had gone back east for a surgical operation, and the family spent the night up there after the boy had pulled up the ladder. The Indians went away the next morning with big heads after drinking up the whiskey, and left the family unharmed.

In the forest clearing the girl learned to swing an axe as vigorously as a man. She could dig with a hoe and shovel as well as anybody, and could shoot a squirrel out of the tallest tree with a rifle or shot-gun. At sixteen we find her teaching in a log school house to the few children of the scattered settlers in the wilderness, for her father had come west, and had taught her quite a good deal, plenty to enable her to teach the children of the settlers.

It is entirely safe to say that she had the best of order in the school, for she was strong enough to wrestle a grizzly bear or knock down a prize fighter, after chopping those hard oak trees of the Michigan forests.

The young woman earned \$25 teaching school that winter, and what do you suppose she did with it? Did she buy books to improve her mind? She did not. I am glad to say that she bought a ball dress with it and it was some dress, too, red magenta in color and the skirt braided with black cable-cord and big buttons, and I presume there was a hat to match with purple feathers and red, white, yellow and green posies. Perhaps not quite so bad as that.

A Startling Proposal

This lady is still a single woman at seventy, but she had at least one proposal about the time she got the ball dress. It was from a youth about twenty years old, six feet, two inches in height, and very thin. The girl was less than five feet in height and very thick. The costume of the young man was fully as striking as her's. She says he wore a blue flannel shirt and a pair of trousers made out of flour sacks. Such trousers were not uncommon in that part of the country. His mother had made the trousers and selected a nice pair of clean sacks. But on one leg was the name of the firm who made the flour, A. W. & S. W. Green, and at the back, on the part of the trousers where the wearer sits down, was



stamped, "196 Pounds." It was some costume and some proposal, too, that followed, for the young man was nervous and the girl scared, as well she might be, alone, in a room with a six feet two inch man, with a costume like that. Besides her two sisters with their young men, who were calling that night, were watching the performance through the key hole, a very wicked thing to do. The young man told her that his dad had just given him a cabin, a cow and some hens, and then rising up to his full length, he asked her, "Will ye have me?" Giggling and snorts in the other room didn't add to the girl's composure, and she stammered out, "I can't—I am sorry—but I am engaged." He turned sadly away, put both hands in his pockets, and said, "That is a darn disappointment to a fellow," and left the house.

Getting an Education

Well, this girl of the forest clearing knew just enough to know that she didn't know anything, and she determined to have an education, and so she went to live with her newly married sister at Big Rapids, Michigan. Her family wanted her to learn a trade, be a dressmaker, about the only trade there was for a woman then, but some way she got into the high school, and the high school teacher was a woman with a mind. This girl always had what was known to the pioneers as "the gift of gab." She had a splendid voice, clear, strong and far-reaching. In the forests she liked to hear herself, and she spoke pieces and preached sermons and delivered addresses to the chipmunks and gray squirrels and raccoons, the same as Abe Lincoln used to do when he was a boy. She could talk readily and she easily distanced all the others in the Friday rhetoricals at the school, and one day the Methodist presiding elder of the district astonished her by asking her to preach a sermon. She was about 20 years old then. Preachers were mighty scarce in those pioneer days. There was not one ordained minister to a whole county. They took every body who could talk and had some kind of religious belief and made lay preachers out of them to spread the Word and help battle against the powers of evil which were strong in the rough timber country, and this girl became one of these lay preachers of the Methodist Church, and for several years while getting an education she gave much of her time to this kind of work.

She preached to the Indians and to their squaws. She preached to the rough lumbermen of the Wisconsin forests. Terrible places, these Wisconsin forests, with their stockades. These stockades were enclosed camps, and in them the vilest of liquor was sold to the lumbermen and the vilest of women from the slums of Chicago were kept prisoners to serve the murderous liquor to the woodmen. A single instance will give you some idea of the work of this woman, then about 25 years old.

She was sent to preach at a lumber camp on Sunday, and found herself at midnight, Saturday, at the end of a stage line, 23 miles away from her destination. The only way to get there was over a narrow wood road and the villainous looking driver was her only companion. She didn't like the looks of things. The black night, and the lonely road and the driver, but she had a small revolver with her, which she had carried for some time and which she knew perfectly well how to use, and she was no weakling, this girl of ours. The driver after a while began to talk, as they went over the lonely road, through the black forests. At first, she was glad of it, but he began to tell her stories of the stockades, grim stories, vile stories, horrible stories, till she finally told him to stop. He replied with a string of filthy curses, stopped his horse and told her that she needn't think him a fool, that he knew what kind of a woman she was. What was she doing in that tough place alone with a man in those black woods at night? She replied, "You know perfectly well what I am. I am a preacher. I am on my way to keep an appointment tomorrow."

"I'll be damned if I take you," said he, "I have got you here and I am going to keep you here," and in another moment he was looking blankly in the cold black muzzle of a short business like revolver, and a revolver that means business will make most any man sick to his stomach if it looks him right in the eye as this one did. Not another word was said. She got to her destination early in the morning but she never took her eyes off that man, and she kept that pistol against the small of his back so that he felt it all through the lonely drive.

As I told you before, she was a lady of quality descendant from Scotch outlaws, and while she enjoyed a joke and had a lively sense of humor she was not a safe person to play with when she wasn't feeling like it.

In the Land of the Sacred Codfish

Several years of this kind of existence carried the girl half way through a little one horse college somewhere in the middle west and paid her expenses. She got sometimes nothing and sometimes five or ten dollars for the sermons and temperance lectures she delivered whenever she got an opportunity. And then this pioneer from the western woodland came to Boston to enter a Methodist theological college there and very nearly starved to death on a diet of skimmed milk and crackers, living in an attic room with very little fire, and the only girl in the whole college. She preached at revival services where she got her feet wet every night going and coming because the soles and sides of her shoes were worn through, and she didn't have a square meal for months. When they got through the continuous services the preacher said: "Anna you have done splendid work, you ought to have \$50 and I wish I

could give it to you, but I haven't got a cent." And so she went home. But a woman at the door pressed a five dollar note in her hand and said: "You have saved my son, a reckless young boy, but not really bad, and I wish I could give you much more." That five dollars saved the girl from giving up, and she kept grimly on.

During her stay in Boston she came under the influence of two great men, the matchless Bishop Phillips Brooks, then the gigantic rector of Trinity and James Freeman Clarke. Dr. Brooks was a man that set the stenographers crazy, when he started talking. He went as much faster than lightning as lightning is faster than a lobster. Two hundred and fifty words a minute was moderate speed for Dr. Brooks, who stammered if he tried to speak slowly. Brooks liked a joke. He was a handsome man weighing at least 250 pounds, standing about 6 feet 2 inches in height. He was over in England once, so they claim, and he met two other gigantic friends, a big fellow from the west about 6 feet 4 inches and another from the south about 6 feet 8 inches or 8 feet 6 inches, I have forgotten which. The three went to listen to a lecture on America which was delivered in London by some Englishman who had been over here. In the course of the lecture the speaker said "The Americans are a short, wiry, small, nervous race of people." Dr. Brooks solemnly rose in his seat towering like a mountain peak above the audience around him and said "I am an American." His friend on the other side elevated his tremendous form a couple of inches above Brooks and said, "I am also an American." Then the other long jointed specimen kept going up, up, up above the other two and said, "I too, am an American," and added Dr. Brooks, "We are considered rather small people at home." This is probably a lie, but a good one.

Anna graduated from the Methodist College, the only girl in the class, but in preaching and oratorical ability no man in the college was anywhere near her. She went to a small church in Quincy where she preached with good success for a year or two, and then she had a rare experience, for they sent her down to take a church on Cape Cod. The congregation were sea-faring men, and a beautiful church fight was in progress. If there is anything meaner than a family fight it is a church fight, and this was the meanest kind of a fight. But this strong woman of the West of Highland Scotch blood was one of the kind who would have peace if she had to fight for it, and she had to fight, but she got peace though it looked for a while as if it might be pieces instead, and she is still worshipped by old-timers on Cape Cod. It was during her Cape Cod experience that she had an amusing instance of the legal saying, "Caveat Emptor," "Let the buyer beware." It was not often that anybody got the best of Anna, but this Yankee



of the Cape did. You know in a horse trade, if you have a chance to look the horse over and the seller doesn't lie about him, you take your chances.

Anna and a lady friend who lived with her, decided to buy a horse, for she had taken in addition to her regular church another chapel three or four miles distant, where she preached afternoons. The two ladies went to look at a fine appearing mare offered for sale by a man in a neighboring town.

They asked him if she was sound, and he said she was perfectly sound. They asked him if she was kind and safe with women, and he said "yes," and to prove it had his wife come out and harness the horse, and the two women got in and drove her, and when she came back to the stable, unhitched her and decided that she was indeed a darling. They bought her, and at once named her Daisy, and drove her home.

She certainly was a daisy all right, for the next morning when they sent the hired man out to hitch the horse, she drove him out of the stable with his hair standing up straight, and tried to eat him alive. He said, "You have got a regular devil in there!" "Oh, no!" they said—"she is as gentle as a lamb, she must have been frightened." They went in and hitched her up themselves and she was a regular equine angel in their hands, but when the hired man got into the carriage to drive her off she promptly kicked the dash board in and very nearly ran away with him.

.. They drove her back to the man and wanted him to take her but he said, "No! I told you she was sound and kind, and safe with women, and she is, but I have never seen any man that could hitch her up and drive her after he got her hitched." So much for the horse trade. The New England Yankee is not a safe man with whom to trade horses, even if he is a church member.

A Doctor of Medicine as Well as Souls

This astonishing young woman of the West was not satisfied with running two churches and doing a lot of temperance lecturing between times, so she went to Boston to study medicine evenings, and in a couple of years went to practicing in the slums of Boston. I don't suppose she was a very satisfactory practitioner, but she didn't kill anybody, though she had some queer experiences. They were a hard crowd to kill. Much of her medical work was given to the fallen women of the red light district of Boston, for she remembered the strange woman she had met in her childhood and wanted to do something for these pitiful wrecks of the pavement. She found the work discouraging, and came to the conclusion that the best thing to do to keep people from falling over a precipice, was to fence the precipice and not try to patch them up after they had fallen over.

A Pioneer of the Suffrage Cause

After several years of successful labor as preacher and doctor, the woman met that pioneer of women's rights, Susan B. Anthony, and fell under the spell of her great personality, and since that time she has labored early and late in the cause of Woman's Suffrage. There is hardly a city, town or hamlet in any state, where the question of suffrage has been agitated, that has not listened to her eloquent voice, and it has been heard before great assemblages in all the leading nations of Europe.

The first woman I ever heard speak on the subject of suffrage was Lucy Stone Blackwell. Female orators were rare then. I had heard my mother deliver orations to my father, occasionally when he forgot to mail a letter or to wind up the clock or to put the cat out. These speeches of hers were not lacking in vigor, and I rather expected that Lucy Stone, as she was called then, would be fully as vigorous and would hand out some pretty hard things to the men, but she didn't. Instead I listened to a beautiful woman, who talked gracefully and eloquently without a word of abuse for anybody.

Since then I have heard about all of the numerous number one orators of the Suffrage Party: Brilliant, erratic Anna Dickinson; superb Mary A. Livermore; Susan B. Anthony, gray of hair, steepled face, clear cut and logical, but not especially eloquent; her sister Mary who didn't say much but did lots of work; Carrie Chapman Catt—you must be perfectly sober to repeat the name and not get mixed up; Dr. Mary Walker, with silk stove pipe hat, Prince Albert coat, men's trousers and patent leather shoes. Most any woman can talk, and these women were eloquent and could move great audiences whether their listeners agreed with them or not. But head and shoulders above the lot in wit, humor, magnificent voice and inspiring eloquence rises the subject of my sketch, Anna Howard Shaw, President Emerita of the American Woman's Suffrage Society. Over 72 years of age, she is a magnificent example of vitality and energy. There is no woman who appeals so universally to the high and low, the fisherman, the mechanic, the ditch digger, the college president. She has endured more than any one of them and she is better educated in the great University of Human Life than the average college president. Gifted with wit, good humor and splendid voice, far reaching and as clear as a bugle call, she can speak before our door audiences better than any woman I ever heard and better than any man, unless it might be William J. Bryan. I heard her a couple of years ago, when she was seventy, looked fifty, and spoke like forty, address an audience of several thousand from the library steps in our New England city, and her voice reached the farthest limits of the great assemblage. She has never made any money, she didn't have time to make

money, she was always preaching to save souls, or doctoring to save bodies, and speaking to get the rights of suffrage for women. For many years she worked without salary when she could have made thousands. When she retired two years ago they gave her a fine money gift and provided an annuity for the rest of her life.

I don't know whether you will call her a wise woman or not. Some people think this clamor for woman's suffrage is all foolishness. I don't believe myself that giving suffrage to women will remedy all the evils which now make the world a rather risky place in which to live. It is said women are not logical, they will not understand the "whys and wherefores" of our politics. If women don't understand them any better than the average man who votes just as the ward boss or the saloon keeper tells him to, or is a democrat or republican because his father, his grandfather and his great grandfather were, then indeed she had better keep out of it, but my girls are rather superior to my boys intellectually and morally, and I have no fears of Woman's Suffrage which is bound to come whether we like it or not, for they are already voting in a dozen of the states of the Union. Whether you say Anna Shaw is wise or otherwise, you must admit that she is a lady of quality.

Mr. A. M. Toler, of the Massey Business Colleges, Richmond, Va., recently favored us with an excellent list of subscriptions to The Business Educator. Mr. Toler is a very fine penman and one of the best teachers of writing to be found anywhere. He has had valuable experience as an accountant as well as a commercial teacher, and is, therefore, in a position to appreciate the advantages of good penmanship—hence his support to the B. E.

PENMEN'S SUPPLIES

Oblique Penholder, 8 inch	- - -	35c
Glossy Black Ink	- - -	15c
Best White Ink	- - -	15c
Genuine Leather Card Case	- - -	50c
One Dozen Written Cards	- - -	25c
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Blank, Linen Finish Cards, per 100	- - -	30c
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A. L. HICKMAN, Penman
Wichita High School WICHITA, KANSAS

SPECIAL OFFER!

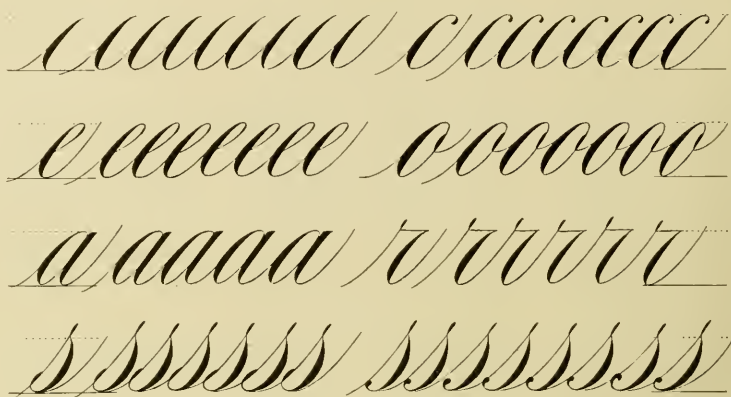
With every one dollar order for my inks I will send free one set of ornamental capitals or one beautiful flourished brief executed with white and gold ink on blue paper SATIN GLOSS, the worlds best glossy ink 4 oz bottle, 50c. NONESUCH, the ink with the brown line and black shade, same price.

Sample cards executed with these inks free for a two cent stamp.

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"I want to say right here and now that you are able to execute penmanship equal to the best. The degree of control you possess is, indeed, marvelous. Your work is wonderfully accurate and just as artistic."—F. W. TAMBLYN. Let me show you right here and now that I can do what Mr. TAMBLYN says. 25c will do. 12 cards and a specimen for your scrap book. DO IT NOW! Maybe the COLORS need me tomorrow.

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ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio.

Lesson No. 3

Mastering the curved stroke in "c" practically means mastering five small letters. Keep the thickest part of the shade a little below the center. Get grace and strength into your work. Practice will give you confidence. Keep the "e" open and watch the space in "a." The down strokes in "a" should be the same thickness. The up strokes in "r" and "s" should be curved considerably. Get neat, clean dots and open, clear loops. They are very important for beauty and legibility. Fine work is carefully executed in detail.

Roundhand cannot be written very rapidly, or at least you should not attempt speed until you have first mastered it by using a slow, finger and combined movement. The more speed used the less accurate and beautiful are the forms. In a \$10 or \$25 piece of work there may be from 75 to 200 words, so, for a day's work you sometimes will not be required to write many words, but they must be written superbly well.

Study the forms of each letter carefully before you try to make it with a pen. You can not make a form well if you have only a hazy idea of its shape.

This style of writing cannot be written rapidly with a few pen liftings the same as business writing. It is important that you raise the pen on every down stroke at the base line. Notice how rounding and gracefully the turns are made. Turn your work upside down often and study it. Change your pen often. A scratchy pen invites discouragement, and above all, you should not become discouraged.

Only when you inspire your friend to live up to the best within him are you the real friend.

Written by Fred Berkman, St. Clair, O.

Everything in the world may be endured, except continual prosperity.

W. A. Henning, policy engrosser State Mutual Life Insurance Co., Worcester, Mass.



Mr. G. D. Griset, penman in the Evanston, Ill., High School, formerly of Calif, but last year supervisor of writing in Houghton, Mich. now has charge of penmanship in the above named institution. Mr. Griset is a penman of exceptional skill; a teacher of fine personality. He recently favored us with a subscription list containing 79 names, which bespeaks both the quantity and quality of his enthusiasm.

One hundred and three pupils out of one hundred and eight in the penmanship class of J. G. Doherty,

Kingston, Pa., won Business Educator Certificates. This is a remarkable record, and reflects credit upon Mr. Doherty's instruction and the lessons in the B. E.

Mr. C. E. Baten, the energetic young penman of the commercial department of the Lewis & Clark High School, Spokane, Wash., has secured the position of supervisor of penmanship in the Waterbury, Conn., Public Schools. Mr. Baten secures good results in penmanship from his pupils because he is a live wire.

C. B. Powell, of the Mississippi Agricultural College, Agricultural College, Miss., sent \$3.00 to renew his subscription to The Business Educator for three years. At the expiration of this subscription it is his intention to renew for five or ten years. Such support is not only greatly encouraging to the editor and publishers but it also helps to pay bills now when the journal costs such a high price to produce.





LAURIUM COMMERCIAL SCHOOL

Laurium, Mich., Nov. 6, 1917
Editor Business Educator:

On Saturday night last, word came here from Wakefield, Michigan, stating that Richard Evelyn had drowned that afternoon. We find that he had been skating on a lake near the town, keeping where the water was shallow, and just as he and his companion were leaving the ice they heard cries of "help" from a young Finn who had gone out without any regard for his own safety and gone through. Evelyn responded and went down to his death and the other fellow was saved.

I suppose you came to know him quite well, and if so, I am sure you held him in high esteem. He was one fine young man with an ambition to win, and he was willing to pay the price by hard work.

Yours very truly,

A. J. Holden.

We are greatly pained to learn of the sad news contained in the above letter. Mr. Evelyn attended the Zanerian in 1915-1916 and proved not only a good student but one of the finest young men we have ever known. Last year he taught and supervised writing in the public schools of Laurium, Mich., and this year he did like work in Wakefield, Mich., where he secured excellent results from his pupils. He was a coming member of our profession and his untimely going is a distinct loss. In dying, like in living, he was thinking and working for others; serving others rather than self. He was a member of the Methodist Church and took an active part in all movements for the uplifting of the community.

The American Penman

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STATEMENT OF THE OWNERSHIP, MANAGEMENT, CIRCULATION, ETC.

Required by the
Act of Congress of August 24, 1912

Of Business Educator — Teachers' Professional Edition, published monthly at Columbus, Ohio, for October, 1917.

State of Ohio) ss.
County of Franklin)

Before me, a Notary Public in and for the state and county aforesaid, personally appeared E. W. Blosser, who, having been duly sworn according to law, deposes and says that he is the Business Manager of the Business Educator, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Post Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and address of the publisher, editor, managing editor, and business managers are:

Name of Publisher, Editor, Managing Editor, and Business Managers:	Post-Office Address
Zaner & Blosser	Columbus, O.
E. C. P. Zaner	Columbus, O.
Managing Editor, C. P. Zaner	Columbus, O.
Business Managers, Zaner & Blosser	Columbus, O.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

C. P. Zaner, Columbus, O.
E. W. Blosser, Columbus, O.

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: (If there are none, so state.)

None.
4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; and also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who did not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

5. That the average number of copies of each issue of the publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only.)

E. W. BLOSSER,
General Manager.

Sworn to and subscribed before me this
22nd day of October, 1917.

(Seal) EARL A. LUPFER,
Notary Public.
(My commission expires Jan. 17, 1920.)

Mr. D. B. Jones, of Paducah, Ky., who has been contributing to the B. E. and advertising in its columns, was killed, together with his bride of a week and her father, in an automobile which was hit by a train when on their way home.

Mr. Jones was a fine man and a fine penman. He graduated from the Zanerian in 1915, since which time he devoted considerable of his time to building up a correspondence penmanship course.

While in the Zanerian we learned to appreciate his sterling qualities and therefore regret exceedingly his untimely passing in the full vigor of manhood.

Mr. W. C. Brownfield, of Bowling Green, Ky., who informed us of his death, also apprised us of the death of C. W. Anderson about August first last, of the Woodward High School of Cincinnati.

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Mr. W. H. Howland, Principal of Brown's Business College, H. E. Read, Owner, Peoria, Ill., celebrated October 12th by enclosing a check for 132 subscriptions to the Business Educator. The discovery of America was thus celebrated by placing into the hands of his pupils the means by which they may discover how to write more freely and thus add to their efficiency. The size of this club bespeaks enthusiasm, efficient instruction in penmanship, and a prosperous school. His name is significant, and it might be mutually interesting and instructive if he were to tell us "How-land a big B. E. subscription list." Evidently he does something more than "Howl" to "land" the per-simmons.

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Mr. W. B. Mahaffey, Wilmington, Del., is one of our big club raisers. Just recently he sent in 171 subscriptions.

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The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

In this lesson we present an engrossed farewell letter from a few personal friends to a man and wife who are leaving to take up their residence in another city. In this specimen we get away from the stereotyped "Whereas" and "Resolved" that usually form a great part of the display work of a set of resolutions. The initial "M" and its ornamental border effect, together with the scrolls surrounding the heading must be accurately sketched in with the pencil, taking care that the curves are rounded gracefully. The panel forming the border all around the work should be ruled with a T square, and the body work or reading matter might be indicated with the pencil using but a single line for the letters so that the spacing may be fairly accurate.

When the pencil lay out is complete and well balanced, ink the entire design with water proof ink, using a No. 4 Soennecken pen for outlining the letter "M" and a No. 5 for the scrolling ornament. Use a ruling pen and T square for the border panel. The heading is lettered with a No. 1 Soennecken pen, and the edges of the perpendicular strokes may be trued up with the ruling pen and T square. The shading was done in gray, obtained by mixing Paynes Gray and Lamp Black. Lay in the light washes first and for the dark tints add a little more color to your mixture. Be sure that the first wash of color is perfectly dry before attempting to lay another wash over it. Before using the color moisten the surface of the bristol board with a brush filled with clean water and after letting the moisture lay there for about thirty seconds dry it up with a clean blotter. This treatment of the bristol board makes the color lay more evenly and less likely to bunch up in spots. It also permits the edge of the color to be drawn out with the water brush before it dries, giving a pleasing cloud effect. Use Winsor and Newton's permanent white and a No. 303 Gillott's pen for the white slashes in the letters of the heading.



Learn to Write
I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

F. W. TAMBLIN, 406 Meyer Bldg., Kansas City, Mo.

Margaret and Milton Roblee

Words are inadequate to describe our feelings of regret and sorrow at your departure. We adopt the dictionary to assure you, if such assurance is necessary, that among your many admirers and friends there are none more sincere and devoted than we, and none who feel more deeply that your going is a personal loss for we will miss the evenings spent in your company, but the recollections of those pleasant and enjoyable occasions will be ever present in our memory and although absent you will not be forgotten.

We cannot enumerate the many estimable and admirable qualities and traits of character which you possess, and which have attached and endeared you to us. We are convinced and this opinion could not be disturbed, that you embody all the virtues which are comprised in an ideal man and woman. If you have any faults we are not aware of them. So it is not to be wondered at that we so greatly admire, respect, esteem and love you and so deeply deplore your departure. The extent of our feelings might be suggested by paraphrasing the lines of Lord Byron to Tom Moore:

*Here is the last drop in the well
As we paused upon the brink,
See our fainting spirit fell,
Tis to you, Margaret and Milton Roblee, we'd drink.*

We do not feel that you are going out of our lives. Your fragrance will live in our memory and affection, and we hope to meet and renew our friendship often. Our selfish feeling of personal loss is somewhat overcome by the hope and belief that the change will result in your betterment and that you are about to enter upon a larger field with greater opportunities of your ability and worth being recognized and appreciated, it is this hope, that, in a measure compensates.

Therefore we say *Farewell* We love you. We'll miss you. May God bless and prosper you. It is the heartfelt wish of your devoted friends.

Scranton, Pa. April 24th, 1917

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Carnegie College, Rogers, Ohio.



ORNAMENTAL BASEBALL PENMANSHIP

A Letter from a Fan to the would-be Famous Scribe

Bowling Green, Ky., Oct. 13, 1917
Dear Friend:

I've been so busy I felt I could hardly tell you just all I would like to about loops and some other things along with them, that determine what is going to happen to your writing.

Making loops in ornamental is not done with quite as much dash as Ty Cobb runs a base, or two or three, or steals one, but it must be done just as easily and gracefully. It takes about the same kind of initiative and confidence, that is, after you have gotten on first and want to make the rest of the circuit.

The home plate in ornate writing of the Madarasz variety, is about one-third way down in shade of final part of small letters. You rest there and when you are off you meet the base line and make a fast turn like going by first base, you continue to move upward until you get nearly to third base where you stop or slow down long enough to spring over the short stop, who is always interfering. After landing safely at third, or top, you may stop and look about to see if they have found the ball, (that is the Giants), and seeing a fan holding it high as a souvenir you trot on to the home plate happy that you can forget the short stop who is always kidding you, and full of glee that you put another one "over."

Supposing you have never played Ball or seen the Giants and White Sox play, I shall proceed to explain some of the leg motion used in getting from base to base. You know leg motion is "Muscular Movement" so I suppose you would not complain if I use them in place of the arms. Well, it's two strikes and three balls and that's the way we come to get on the bases. We lace out a good one, use plenty of "leg muscular movement" and approach the first sack (base line). It's bold and steady and constant as we turn instantly on our way to that place where we meet that gesticulating shortstop. Well, maybe he is of some good as he keeps us from running over the third baseman. Up to the point where we meet the careless shortstop we proceed with "muscular movement" but not so fast as Home Run Baker, and with more care than used by Faber. From this point on we use a kind of running walk just to make light tracks and to keep them well lined up.

In baseball it's the score that counts and in ornamental it's the number of loops you get that look alike in height, width, and slant that counts. Drawn loops are as impossible as walking out a bunt. Pure "Muscular Movement" loops are as irregular in shape as a ball diamond in a dog fennel lot, when you try to apply their true proportions to ornamental penmanship.

There being several speeds and kinds of leg movement for running the bases and fearing you can't give away all these newly acquired finalities in American language to the cosmopolitan assembly intrenched in your vicinity, I am going to give the English version, knowing they may procure a dictionary of this intricate but well regulated system of conveying ideas.

When I want to write ornamental I think of the ornate standards, of the movements and the speeds at which one should write to get the standard and graceful, delicate appearance.

Suppose we are to write the word "willow." I should make the "w" and "i" with a combined movement, keeping the forms rather angular. I should not proceed so very fast, but fast enough to keep the lines from faltering or showing bad touch. I should rest the little fingers on the first joints and rock or roll the hand over them, keeping the joints and knuckles limber so the rock or roll may be used to enable me to use arm motion thrusts and strokes without cramping the letters. Ornate writing should be small, as the above method improves with condensation of height. Thus we find why Madarasz said, "My writing breaks when I make the minimum letters large." For proof of this take a look at a few pieces of such work in "Madarasz Book" published by Zaner & Bloser.

Having produced the "w" and "i" with precision noted above, one is not ready to throw a fast loop without a break occurring somewhere, that is, as a rule one can't. However, a stroke is necessary to get the lower beginning part to take connective slant comparable to minimum letters and then one needs the stroke to get the proper spacing. To make this stroke, I start outward and upward with a pushing arm motion, gliding some but not so very fast. After reaching a point about two-thirds the way up, I stop and with little finger limber and resting, I go on to top with finger motion with perhaps a little arm reach added, just as the occasion seems to demand, then after a pause in top of loop I start down rather slowly until rounding of top of loop is completed, then move quickly with long down line to base, using fingers and some arm pull while little finger still rests. This is the way I first give it to my students. After they get the plan to working I give them a plan that produces loops which are smoother and more finished looking. We start with same method as explained above but soon add some finger extension to the slow gliding movement and keep going thus until we reach the top, where we can pause or pass carefully on and downward with same movement as first explained. These plans for loop making are especially adaptable to the Madarasz loop or any ornate loop that is slender, having low crossing and almost even width on the inside from top to a point near the crossing.

Nearing the base line the motion is slowed preparatory to getting the hand and arm ready for turn at base line that comes in "i" and "b." The "e" is not lifted. If two loops fall together as in "willow," the first one puts the hand in good position for loop making so the second one does not require quite so much speed, and this is well since we want an exact reproduction of first one.

Misery loves company, so I am glad to sympathize with some one at last who has been chasing this slender and elusive damsel longer than I did. I think it must have been some of George Ade's ancestors who said "there is more pleasure in pursuit than in possession," but as I never could agree to adopting George's standard of politics, I likewise take issue with his ancestors on this fable. For four years after I watched Madarasz write I chased this sylph-like creature from one end of a jug of ink to the other, and I think Giltott's Pen Company acknowledged the production of about five million extra No. 1 Principality pens during that period. Zaner & Bloser produced so much more "Zanerian" paper that I was enabled to get a cut on the price, which was some consolation. They say 12 is an unlucky number, but it was after a long evening of courtship in November, 1913, that I captured this fair and slender maiden. I took her to the altar immediately and we have lived happily ever since.

As I reflect, the cost in mental anguish was terrible—at times almost despair—but I am glad I wooed constantly, for as I look at the war time prices of supplies, I wonder if my stupidity would not throw me on the beach to flounder.

There are many ways of wooing, and—successfully. I hope you may be successful in using some of these suggestions to advantage and that you too, may soon be happily wedded to this child of imagination.

I hasten to close my letter in answer to your valued request, and with many thanks and hopes to you, I am,

Cordially, your friend,

W. C. BROWNFIELD.

P. S.—Now, doggone you, I have jested, I've been semi-serious and I have been in dead earnest, and if you can't make a strike you are out. Remember, don't get mad and fight the umpire.

Milton H. Ross, of the Latter-day Saints Business College, Salt Lake City, Utah, whose splendid Lessons in Business Writing are appearing in the B. E., recently took a large dose of his own medicine by submitting a good size club of subscriptions to The Business Educator. Mr. Ross is not only a fine penman but a high grade dynamic teacher of writing. Moreover, he is a fine speaker and a man who keeps in touch with the world's work.

*Received Knoxville, Tennessee,
Dec. 1, 1910, full pay for this book
of specimens.*
D. Madaras

From the pen of the famous and skillful Madaras

Show Card Writing

H. W. STRICKLAND
Springfield, Mass.

Room 306, Mass. Mutual Bldg.

This lesson is based on the curved lines and a continuation of fundamental strokes. Note the direction as indicated by the arrows

and strive to make all strokes with a free swing and with plenty of life in them. After making the circles and the one that looks like figure eight try the S, making the top stroke first, bottom stroke second and compound curve connecting stroke third.

After making the figure eight try the S, making the top stroke first, bottom stroke second and compound curve connecting stroke third.

This ends the preliminary work for now and in next lesson we will begin the lettering.



N. E. OHIO MEETING

The Penmanship Section of the Northeastern Ohio Teachers' Association, Cleveland, October 26, was largely attended.

Miss Ethel E. Thompson, of the Cleveland Normal School, acted as chairman. The Editor of the B. E., A. S. Gregg, B. S., Supervisor of

Writing and Art, Lorain; C. A. Barnett, Director of Writing, Cleveland; and Miss Mahon, primary teacher, appeared upon the program and talked upon the subjects of Scales, Standards, and Primary Methods.

The N. E. Ohio meeting is the only organization of the kind in the state and it is a distinct success.

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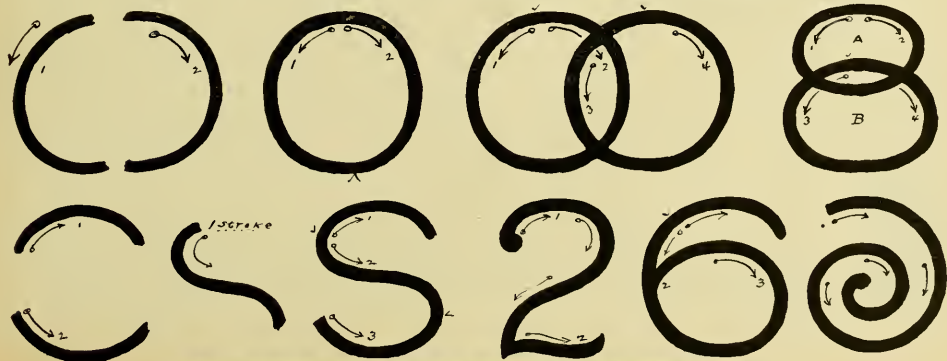
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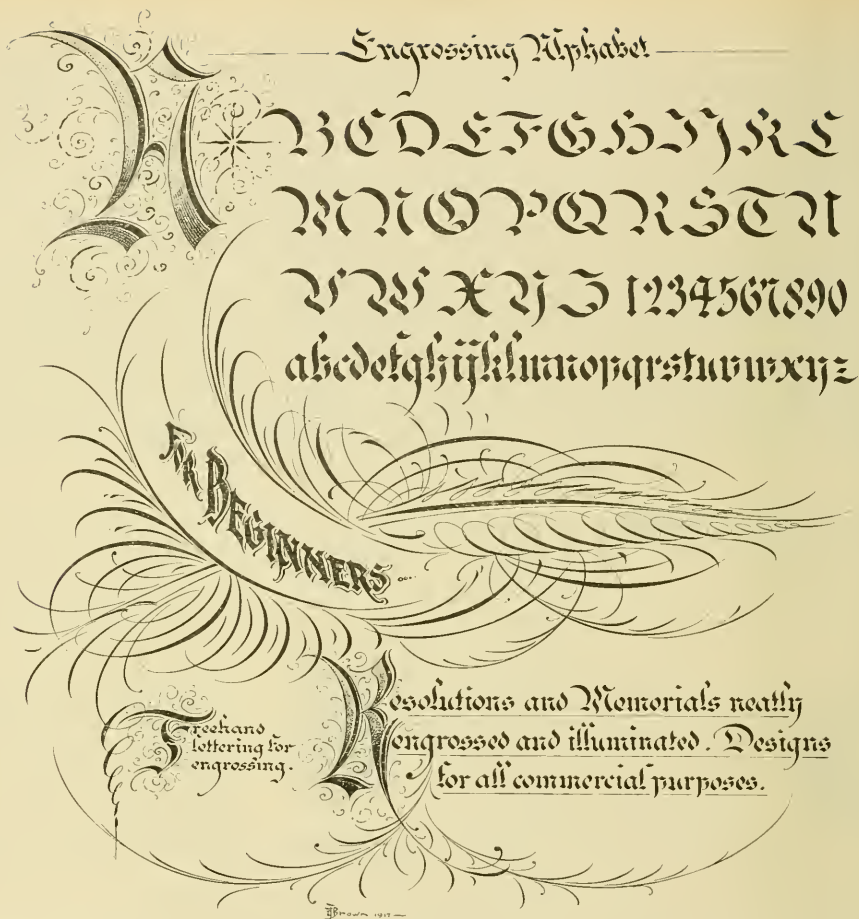
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First, rule lines for height of letters, three-fourths of an inch apart for capitals and about one-half for small letters.

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Analyze each letter, and note form and position of its parts. You will notice that the strokes in one letter are similar to those in many other letters; for instance, the first two strokes in B are the same in M, N, P, R, U, V, W and Y, and those of C are similar to those of G, O, Q, etc. Use a No. 1½ broad pen, and practice on each letter until improvement is noted. As previously stated, these letters were not retouched, but are just as the broad pen left them with

all their defects; no doubt the student can accomplish more by practice than from free hand work than from copies drawn and finished with mechanical accuracy.

Initials A, F and R show different styles of finish, which is rather effective for engrossed resolutions. The size of the lettering can be varied with pleasing results. The student should have on hand assorted sizes of broad pens, and also fine pointed pens of different degrees of fineness. Remember, that in all kinds of lettering, spacing is just as essential as form, and one should never be sacrificed for the other.

Flourishing? Considered by many the penman's folly, but as its decorative feature for certain styles of text lettering is unquestioned, this makes it a worth while accomplishment for engrossers. Yes, we have made similar statements before, but however, they will bear repeating.





BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Secret of Typewriting Speed, by Margaret B. Owen, World's Champion Typist. Published by Forbes & Co., Chicago. 160 pages, cloth cover, price \$1.00 with order.

Are you interested in developing speed in your typewriting? Miss Margaret B. Owen, who has three times won the world's champion speed contest, reveals the secret in the above named book. This book not only treats of her wonderful speed method but also of the whole subject of typewriting. Certainly one of the most important requisites for a first-class typist is speed. Miss Owen in her last contest broke all records by writing 137 words in a minute. You would scarcely believe it, would you?

Students of typewriting and stenographers, you owe it to yourselves to read this book, for it makes the work of typing more interesting, easier and speedier. It shows how to completely master the typewriter.

Standards in English. A Course of Study in Oral and Written Composition for Elementary Schools. By John J. Mahoney, Principal of State Normal School, Lowell, Mass. One of a series of School Efficiency Monographs. World Book Co., Yonkers-on-Hudson, N. Y. 198 pages. Price 90c.

For two years (1913-1915) an investigation of the language problem was made in Cambridge, Mass., under the direction of Mr. J. J. Mahoney, who was assistant superintendent of the schools at that time.

In part 1, the general scope of the course is taken up.

In part 2, an outline for each of the eight grades is given, showing the minimum requirement of each grade.

Part 3 gives a literature outline with prose and poetic extracts to be memorized or studied by the children.

The course has aroused much interest among educators.

Heredity and Environment, by Edwin G. Conklin, Professor of Biology in Princeton University, published by the Princeton University Press, Princeton, N. J. Cloth covered, gold edged top, 500 pages and 96 illustrations; \$2.00, net.

Most of us do not study enough concerning ourselves. Most of us know very little of our own physical make-up, the working of the mind,

etc. Mr. Conklin, in his book, treats of the HEREDITY AND ENVIRONMENT IN THE DEVELOPMENT OF MEN.

Some of the more important subjects taken up in this work are, phenomena and factors of development, the development of the body, the development of the mind, the functions of the cell and germ, the mechanism of heredity and development, the influence of environment, the control of heredity, genetics and ethics.

This book is being used extensively in colleges as a text and for collateral reading. Why? Because of its clear arrangement and expression. Don't fail to read Mr. Conklin's work.

An Experiment in the Fundamentals, by Cyrus D. Mead, Ph. D., Assistant Professor of Elementary Education, College for Teachers, University of Cincinnati. One of a series of School Efficiency Monographs. World Book Co., Yonkers-on-Hudson, New York. 54 pages, paper cover. Price, 60c.

This book gives the results of tests made in the Cincinnati Public Schools with two kinds of practice material. Superintendents, contemplating making similar tests, will find this collection of material very helpful. The work contains many charts and tables. These tables show the exact records which Professor Mead used in arriving at his conclusions.

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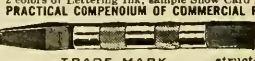
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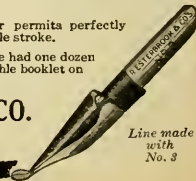
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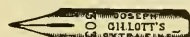
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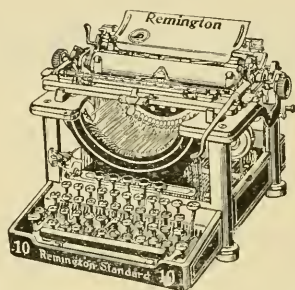
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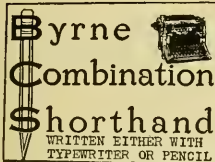
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The Present Demand for Stenographers Furnishes the Business Schools Great Opportunity

"The United States government is in urgent need of thousands of stenographers and clerks. All who pass examinations for departments and offices at Washington, D. C., are assured of certification for appointment. Women are urged to undertake this office work. Those who have not the required training are encouraged to undergo instruction at once. The entrance salary ranges from \$1,000 to \$1,200 per year."—(U. S. Civil Service, Form 1868, September, 1917.)

"The Commission urges that women who are trained in stenography and typewriting enter open competitive examinations at once, and that those who have not such training immediately undergo instruction, in exactly the same spirit that has moved them to attend classes in first-aid nursing. Hundreds of business schools throughout the country are prepared to give this training."—(Dr. Anna M. Shaw, Chairman, Woman's Committee, Council of National Defense.)

THESE calls of the government for stenographic help, to say nothing of the great demand of business itself, reveals a condition which must appeal to the patriotism as well as the imagination of every man and woman engaged in commercial school work. The condition offers an opportunity for important patriotic service which may never be duplicated. The actual conduct of the war, the making of munitions, the building of fleets of cargo ships, airplanes and ships of war depends in a large measure upon the efficiency and speed with which the heads of these various enterprises can get their plans and ideas on paper ready to be transformed into realities. Stenographic assistance is indispensable, vital.

How may the schools best rise to the occasion? There is no need now to use the school's organization to *sell* its service. An overwhelming demand for that already exists. Students are waiting to be trained. The problem of the school at present is to supply the right kind of intensive training, to select the best system of shorthand, the best textbooks and to vitalize and make still more effective the instructional resources of the school.

How We Can Help

These are problems we can help you solve. Gregg Shorthand is already serving efficiently more than seventy-five per cent of the schools. Our collateral texts such as "Speed Studies," "Rational Typewriting" and "Office Training for Stenographers" have rounded out the course, made it more coherent in development, more complete in content. They make for economy in teaching and in learning—for more effective work all around. They mean **increased** product and **better** product. These are not idle statements; they are based upon the experience of thousands of schools.

The Effect of Pressing Demand

The demand for stenographers is certain to bring into existence a crop of mushroom schools, flocking to the so-called easy "systems" of shorthand. The established schools will face the problem of meeting this competition. More effective work than ever will be necessary. The schools using Gregg Shorthand can effectively meet and even forstall such competition. Gregg Shorthand offers advantages not to be obtained with any other system. It is rapidly standardizing shorthand in America. The schools adopting it will have back of them the success and prestige of more than three-quarters of the schools of the country.

After the War—What?

The school man studying his problems naturally thinks of the future. What will happen **after** the war? What will then happen no man can now predict with accuracy. This much is certain: If the war should end tomorrow it would take a year or two to wind up the Government's war activities. Probably **more** instead of fewer stenographers will be needed. The surplus will be drawn inevitably into the great business activities that the wisest business men say will engage all the resources of America during the reconstruction period. Business men are not pessimistic over the future; on the contrary, they are optimistic.

This much also is certain: That the business school has never had such a brilliant opportunity for strengthening its position. With the prosperity that comes from the full class room, old and wasteful methods can be—must be—eliminated, a higher type of organization can be put into operation, and the whole school placed in an unassailable position, ready to meet the needs of the new era when the war shall have been won, and the people of America enter upon the gigantic commercial tasks that are sure to demand our utmost skill and brains and power.

We invite every school man wishing to make the most of the present opportunity and to build solidly for the future to get in touch with us now.

The Gregg Publishing Company

New York

Chicago

San Francisco



GOOD REASONS FOR LEARNING

Isaac Pitman Shorthand

The ISAAC PITMAN system of Shorthand is the result of over seventy-five years' **continuous progress and improvement.**

The ISAAC PITMAN system represents the **experience of millions of practitioners.** Over three million copies have been issued of the instruction books.

The ISAAC PITMAN system is easy to learn, and the **winning of all the important International Shorthand Speed Contests.**

The ISAAC PITMAN system is used by more expert writers than any other system. **The best writers use the best system.**

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The late U. S. Commissioner of Education (Dr. W. T. Harris) said: "It is the **best system,** and the one which forms the basis for a hundred or more modifications."

Send for a copy of "Which System"

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK

Publishers of "Course in Isaac Pitman Shorthand," \$1.50; "Practical Course in Touch Typewriting," 85c; "Style Book of Business English", \$1.00; adopted by the New York Board of Education.

World's Typewriting Records Shattered**By Exponents of Balanced Hand Methods**

Miss Margaret B. Owen won the Worlds Professional Typewriting Championship for the fourth time, October 15, 1917, at the Sixty-Ninth Regiment Armory, by writing at the rate of 143 net words a minute for one hour, thus adding six net words a minute to the World's Record established by her last year. Second and third places were taken by Miss Hortense Stollnitz and Miss Bessie Friedman, respectively, each of whom wrote at the rate of 142 net words a minute for one hour. Both Miss Stollnitz and Miss Friedman learned typewriting from "A Practical Course in Touch Typewriting."

Miss Owen's Opinion of a Practical Course

"Touch typewriting can be more easily and quickly acquired by going from the outside keys toward the center. It is the natural method of learning the keyboard and prevents the beginner from being inaccurate. I recommend Mr. Charles E. Smith's 'Practical Course in Touch Typewriting' as the best typewriting text-book for those who wish to become rapid, accurate touch typists." *Margaret B. Owens, World's Professional Champion.*

Mr. George L. Hossfeld, World's Amateur Champion

Mr. George L. Hossfeld won the World's Amateur Championship, writing at the rate of 145 net words a minute for thirty minutes, breaking the Amateur Record by eight net words a minute.

Mr. Hossfeld's Opinion of a Practical Course

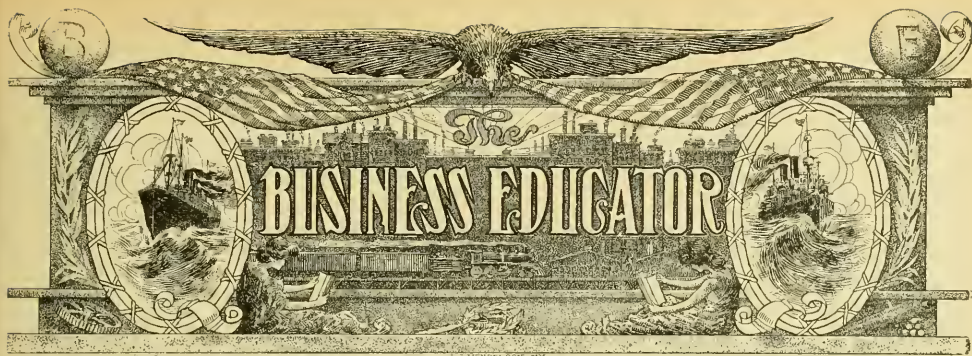
"I gained my knowledge of typewriting from 'A Practical Course in Touch Typewriting,' by Charles E. Smith, and it gives me great pleasure to recommend it to all. I have practised from other books, but consider 'A Practical Course' superior to any I have used." *—George L. Hossfeld, World's Amateur Champion.*

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Teacher's Examination Copy, postpaid, 40c and 57c respectively

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VOLUME XXIII COLUMBUS, OHIO, JANUARY, 1918 NUMBER V

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year. Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals, and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

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Advertising Rates furnished upon application. This Business Educator is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

A NEW YEAR—A NEW WORLD

Another New Year, as calendars go, will have arrived by the time this is in the mails. It will be as new as we are or as old, much as we think and feel. For, after all, time only determines the number of our sensations and experiences.

The New Year is new in as much as it is different and discovers and records a new combination of human relations and physical forces never before discovered in the same combination. The new relationships are better or not so good as a year or two or three or four, or a dozen, or a score of years ago, depending upon our fortunes and our mental focus.

Let us hope the New Year may bring a new world in which war will be a memory rather than a reality, and in which suspicion may be supplanted by co-operation.

We have learned many things well, how to make things, how to travel and even to fly, how to multiply wealth and to give of it freely, but it would seem that we have not so successfully learned how to live and to enjoy life while life is in full bloom.

May the New Year bring a new world of opportunity, of fullness of living while making and serving. To that end must we answer duty's call,

whether in the trenches at the front or in the furrows at home, each serving as becomes his lot or talent, but each adding his "bit" to the uplift of humanity.

As a profession of co-workers, we are aiding in the onward and upward movement of humanity by inspiring those who come under our influence to do and to dare in life's work the best and the highest within them.

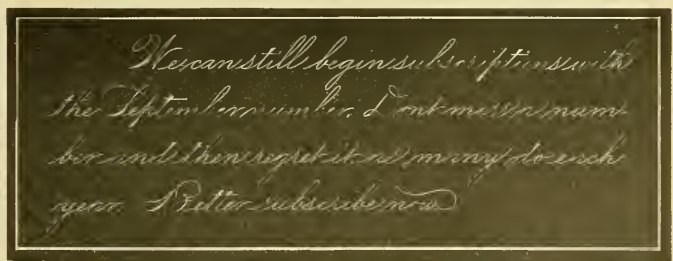
May the war end only when and in such manner as to insure a new world of harmony in humanity and a larger and better life for each and all.

AMERICA AND AMERICANS

America is the land of opportunity. That is why so many come here from the other nations of the earth. And as a rule they know and appreciate its worth. Those of us who were born here and have never lived elsewhere cannot so fully value our inheritance as those who have come here by choice and adoption.

Now and then society discovers a man in our midst for commercial purposes only whose ideals are abroad. Pity him but watch him; better still, ship him to where his ideals are located.

We are Americans for America because it is the best place for the individual who desires to own his own soul.





Evanston, Ill., Nov. 27, 1917

Dear Mr. Zaner,—

By separate mail I'm sending to you my series of lessons for the B.E.

I hope, you will, not be disappointed with my poor effort, and that, in spite of its many shortcomings, my work will be of help to some of your readers.

Here's hoping for the B.E. and its publishers a very prosperous New Year

Very respectfully yours,

P.S.—The B.E. doesn't come often enough to suit my pupils. — L.D.G.

L.D. Grisct.

This letter speaks for itself—the lessons will be even better because especially prepared for engraving and models in form and movement.

WRITTEN LANGUAGE

Writing was evolved to transmit information beyond the carrying qualities of the voice and to record transactions. In other words it was evolved as a substitute for and to supplement oral speech. In due course of time it became the basis of literature. Its chief functions are today, as in the past, to transmit information as in correspondence, to record facts as in accounts and records, and to express thought as in literature for printing.

The typewriter and the telephone have been invented to conserve effort and save time. And other means are being employed and developed to relieve the mind and hand of the drudgery of handwriting, which was evolved at a time when human effort and time were worth less than a tenth as much as today.

It would seem, therefore, that handwriting should be employed only when the voice cannot convey the message and when other and more expeditious means cannot be employed.

With these fundamental facts in mind it would seem that there is a misconception of service and a waste of time and effort in requiring so much written work of children in the elementary schools, especially in the primary grades. Indeed it appears that there might be less in the gram-

mar grades, and possibly in the high schools.

In view of the crowded condition of the course of study and of the want of time of both pupils and teacher, it would seem that the spoken word could be employed to advantage over the written one.

In no place and at no time is this so true as in the primary grades. Children are more spontaneous in expression than adults and as a consequence writing retards and represses expression instead of stimulating it.

Too much writing has a tendency to develop the eye or form phase of language instead of the ear or sound phase of language. The spoken word must ever be the chief mode of communication and it needs therefore the best opportunity to evolve. Oral, not written, expression is the means of development. Our conviction and conclusion therefore are strongly in favor of more oral and less written expression in our schools, particularly in the lower grades. Pronunciation is of more consequence than spelling because employed a hundred or a thousand times as much, and yet it receives less attention than spelling in our schools.

Mental calculation is worth more than written arithmetic because it is used a thousand times as often and because it serves as the basis of

figures and computation, yet it receives secondary attention in most schools.

Oral is the natural and fundamental, writing the artificial, mode of expression. It is therefore the one to teach and to acquire first.

Even though we are engaged professionally and primarily in the improvement of written expression, we are large and liberal enough to recognize that writing is but a substitute for speech, and that it belongs to the reflective rather than to the spontaneous period of life.

Less writing, more reading in the primary grades.

POSITION

The first essential to successful movement writing is Position. Unless the machinery is well adjusted, good results are out of the question.

Movement should not be attempted unless and until Position is taught; otherwise it is waste of effort.

Teachers teach at position rather than teach it—at least more attempt than succeed in teaching it correctly.

Occasionally it is overtaught in that hands have a formal, stiff, sheet-iron, inefficient look wherein all individuality has been smothered. A most unfortunate exaggeration, but one which is soon corrected.

Formality needs to be attained and then individualized. Teach position and then go on and teach writing.

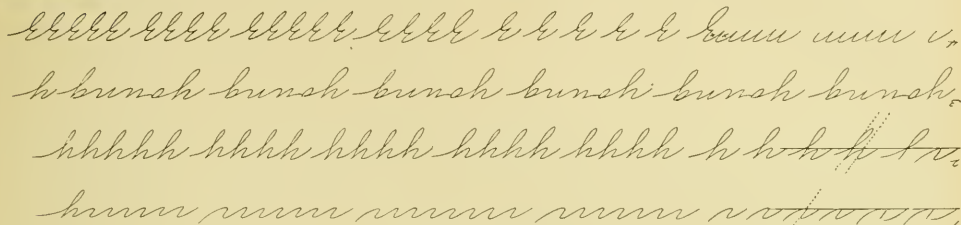


Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

You can have a live, interesting Penmanship Class by having your pupils use the B. E. Club us hard—QUICK!

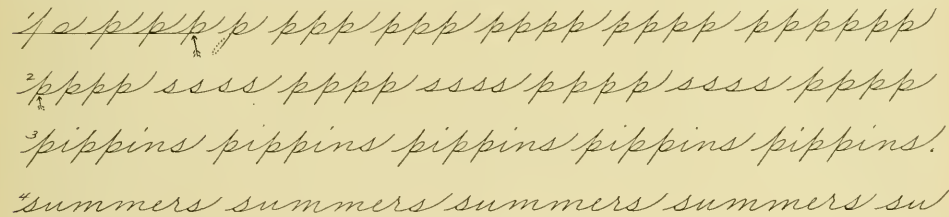


EXERCISE No. 23

After making a few lines of ovals and the straight line exercises to get your pen and arm in good working order study line No. 1 and you will note that the down stroke is straight. This is difficult because of the turn both at the top and on the line. This should be practiced in groups as shown in Exercise No. 8 of the October Business Educator.

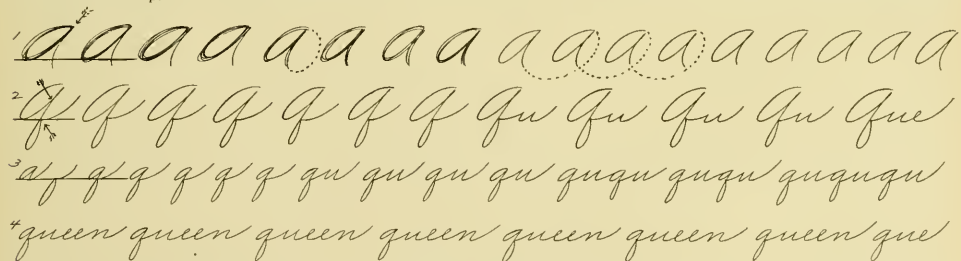
Line No. 2. Make the two down strokes of the y on the same slant, with the first part rounding. In making the loop have the up stroke cross the down stroke on the line.

Line No. 4. The first part of the z is made like the first part of the u. The loop is made with curve in both the down and up strokes. This letter is ordinarily very poorly made, but is one of the easiest in the alphabet when it is mastered.



EXERCISE No. 24

The p can be made easily without a pen lifting, but a pen lifting at the bottom of the long straight down stroke does not retard the motion. If the loop is used as shown by the dotted line the letters should be made longer and of course without lifting the pen. Study the last part of the p and s and learn how to slide under and out without a loop.

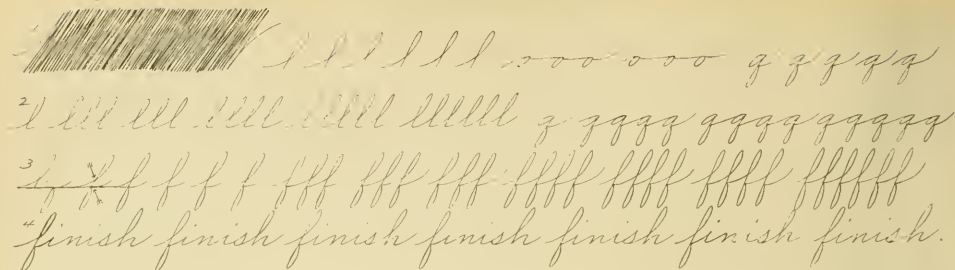


EXERCISE No. 25

Line 1. Note that the first four tracers on the line are each made without a pen lifting. Come to a dead stop at the top. Count 1-2-3-4-5-6-off. The other tracer is made by lifting the pen, but with a continuous motion. The dotted line shows the movement of the pen while not on the paper. Count 1-2, 3-4, 5-6, 7-8, making four in a group.

Line 2. This style of the capital Q is made the same as a capital A above the line. Note the long, straight down stroke. The curved up stroke joins the down stroke on the line. If you master the capital Q you will not have any trouble with the small q.

Line 4. If you cannot get seven "queens" on a line, see if the spacing between the words or between the letters is not too wide.



EXERCISE No. 26

Review the straight line exercise, two spaces high. Also the letters l and o. Notice carefully the joining at the top of the letter o. Make the part of the small q that is above the line the same shape as a small letter a. Note that the down stroke is straight, with a slight curve in the up stroke. Join the down and up stroke on the line.

Line No. 3. The letter f is made like an l above the line, and like a q below the line. The arrows in the copy should be noted carefully. The letter f is difficult more on account of its length than of any hard strokes that need to be mastered.

Line No. 4. Practice on the word writing will test your ability to apply the forms you have practiced in the separate letters. The word should be written without a pen lifting. If you lift the pen on the letter s do not let the pen lifting show.

menu manna mnemonic macaroni mines
carmine comma carnivora commune wine
assessor sourness usance recommence rain
vivacious examine innoxious exercise review

EXERCISE No. 27

Make about a half dozen lines of each word before you try the next. Study the combination of letters as well as the forms. Keep the words close together. Use freedom of motion, but avoid a scrawly appearance.

illumine beginning knitting gaining bills
befriend tarnish hollow handcuff fifth
thanksgiving xanthous xylophone cheerily
joyous sweetish quickly zygoma kilogram

EXERCISE No. 28

This is also a review of small letters. Try to keep the loops uniform in size. The word "handcuff" in line 2 gives an excellent illustration of how the loops should not be. Some of these words are more difficult than you will ordinarily use, but practicing the difficult things make the easy things easier.

ODDS AND ENDS

If you become very interested in penmanship you may spend so many hours practicing that you will not take the proper amount of exercise. This would be a serious mistake. Some of our finest penmen have died when they were very young men. Sometimes I have wondered if they have neglected to take proper exercise. If you expect to become a professional penman do not aspire to become a baseball catcher or something that is likely to stiffen or injure the muscles of your right hand and arm. There is no reason, though, why you should not keep your mother's wood box full of wood.

If a loop is too long above the line, it does not get in the way of the writing on the preceding line. This is not true if the loop is too long below the line. The lower loops should never extend more than half a space below the line.

If you have a copy book that your mother or father used, you will find the small q with a double curve in the up stroke. This, however, makes an awkward joining with the u, which always follows the q, and someone was kind enough to think of the present form, which I am sure you like much better.



Practical Writing for Practical People

By C. SPENCER CHAMBERS
Director Commercial Education, Covington, Ky.

Are you doing your "bit" in the
fight for good writing?
Club the Business Educator
NOW.

The Bar

The saloon is sometimes called a bar that's true. A bar to heaven, a door to hell; whoever named it named it well. A bar to manliness and wealth, a door to want and broken health. A bar to honor, pride and fame; a door to grief and sin and shame. A bar to home, a bar to prayer, a door to darkness and despair. A bar to honored, useful life; a door to brawling, senseless strife. A bar to all that's true and brave; a door to every drunkard's grave. A bar to joys that home imparts, a door to tears and aching hearts. A bar to heaven, a door to hell; whoever named it named it well.

A. Lifer

Truth

The cruellest lies are often told in silence. A man may have sat in a room for hours and not opened his teeth, and yet come out of that room a disloyal friend or a calumniator. And how many loves have perished because, from pride, or spite, or diffidence, or that unmanly shame which withholds a man from daring to betray feeling, a lover, at the critical point in the relation has but hung his head and held his tongue? And again a lie may be told by a truth, or a truth conveyed through a lie. True to fact is not always

true to sentiment, and part of
the truth, as often happens, in
answer to a question, may be the
foulest calumny.

Robert Louis Stevenson.

Ammon Bowman Connor

Drummer Emerson Fairmont

Grammar Hummer Iowan

J. A. Anderson Knowlton Lamont

M. N. O. P. Q. R. S. T. U. V.

W. X. Y. Z. A. P. Meub



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

OPPORTUNITY

A third of a century has slipped swiftly by since the publishers of the *Business Educator* left the farm to seek an education and success. Many changes have taken place since that time, educationally and industrially. In those days young people sought positions but today positions seek not merely the young but the middle age and even the old. Today the problem is one of qualification rather than job seeking.

For some years we have found it difficult to secure men and women well enough qualified to meet the better classes of positions that have been open to teachers and supervisors of commercial subjects and penmanship. And at this writing, the demand for qualified people is far behind the supply. The conscriptions is not the chief reason, although it has helped to make the situation abnormal. The chief reason for such an increase and unprecedented demand for commercial and penmanship teachers is the development of business on the one hand and the demand for a more concrete and practical education than has heretofore been offered by the so-called higher educational institutions.

Universities and colleges are beginning to give credit for training in any line that makes for efficiency, and as a consequence universities are giving credit for work well done in hand-writing as well as in commercial subjects.

Today seems to be the most opportune time we have ever witnessed for young people thoroughly qualified in penmanship and commercial subjects. By "thoroughly qualifying" we mean those who have an elementary education as a foundation supplemented by technical training.

Peace, no matter when achieved or declared, will increase rather than diminish the demand for highly skilled

and thoroughly qualified workers. There will be fewer shirkers from this time on than in the past, and as a consequence, there will be more workers and the demand will be for greater skill, higher efficiency, and more thorough knowledge than in the past. Hence the need of qualification of the most thorough and technical type in all lines by young people.

THE TOBACCO TRUST PROPAGANDA

Never has America and Americans been more shrewdly and brazenly victimized than by the tobacco interests, who, under the guise of patriotism, are collecting vast sums, even from school sources, for "comfort kits," comprising cigarettes and tobacco, for soldiers and nurses.

Whiskey and tobacco interests have never known the meaning of the term "decency." Prohibition is the remedy.

MR. DAKIN

Your editor recently had the very great pleasure of spending a very delightful evening in the home of Mr. A. W. Dakin, of Syracuse, N. Y.

Mr. Dakin is as modest as a man as he is great as a penman. Mr. Dakin is one of the most skillful penmen America has ever produced.

He was a contemporary and admirer of Madarasz, and a man whose diffidence alone has kept him from being more widely known and appreciated.

He has a charming wife and two daughters that are now young women of becoming personality. He is interested in other things as well as in penmanship and still teaches in the Central Business College of Syracuse.

We also met Mr. Johnson of the same institution who is a fitting co-worker and successor to Mr. Dakin, the accomplished penman and genuine gentleman.

May he live long and prosper in proportion to his talents.

SUBSCRIPTION AND CONSCRIPTION

To keep alive the commercial educational torch, we need subscriptions. Subscription is necessary to sustain conscription, in education as well as in war.

War is immediate and temporary. Education is immediate and permanent. Efficiency is the secret of success. The pen is still mighty, and mightier still if wielded skillfully. The B. E. adds to its efficiency by supplying the necessary encouragement and enthusiasm monthly.

Commercial subjects are being treated in our columns by men who are able to speak from experience. Your contribution is solicited for the other fellow's need, and for your own good.

Tell our readers what you are doing, thinking, hoping.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

Mental Meanderings, Carl C. Marshall, Cedar Rapids, Iowa.

Commercial Law, J. H. Robinson, Edinburg, Pa.

Commercial Training, Charles F. Rittenhouse, C. P. A., Boston, Mass., University College of Business Administration.

The Business Letter, Goodrich Rubber Co.

Schools Prosperous, J. F. Fish.
Two Important Questions.
The Business Onlooker, Wesley Hevner.

Part-Time Employment in Commercial Course, Paul A. Carlson.

Points From Teachers, Oliver N. Cord.

Civil Service Course, J. F. Sherwood, C. P. A., International Business College, Ft. Wayne, Ind.

Commercial Club Photo, Mitchell, S. D.

Upper Ohio Valley Educational Conference, Pittsburgh.

American Exports Soaring.

New Jersey High School Commercial Meeting.

Federal Vocational Board.

Exportation of Aniline Colors.

Announcements.

News Notes.

*Fact
Foil*



EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating
to Commercial Education**

THE WORLD TODAY

As It Affects Women and Men

We are hearing much of the "new world" brought about by the exigencies of war, and the still newer world to follow the war, wherein human relations, international, racial, industrial, economic and social are to be as never before.

No factor seems more portentous for both good and ill than the relationship of the sexes as brought about by the employment of women in the world's every-day work and the achievement of political suffrage. For suffrage, like prohibition, are both in reality here.

Students of human affairs never before had such immediate and momentous questions to puzzle over and to prognosticate results. One's answer depends largely upon one's faith in his fellows and in the ultimate, both of which are dependent largely upon early environment and the condition of one's liver and spleen.

But no matter about the present war and consequent unrest and ultimate relationships, economically and socially, commercial education and the business college were the pioneer factors that, more than any other, experimentally demonstrated that education that served a useful purpose was real education and that women were as competent in its mastery as men.

If in the course of human events, the world decides against suffrage and universal service, the business college will have much to answer for, but, on the other hand, if the world approves the proposition that "all men and women are created equal," the world will owe the business college pioneers much more in dollars and credit than they have thus far received.

Anyhow, we find our livers healthy and active enough to anticipate the best, even though a few so-called women are taking advantage of the unrest and regeneration and are taking to cigarettes instead of to work. Fortunate it is that they are not taking to matrimony with a view of improving the human species.

Here's to commercial education, private and public, paid and free, practical and profitable!

THE MONEY VALUE OF EDUCATION

Truly, business education is coming into its own. Bulletin, 1917, No. 22, by A. Caswell Ellis, issued by the U. S. Bureau of Education, price 15 cents, illustrates and describes most convincingly that education not only pays in broadening and refining life, but in power to earn money as well.

Massachusetts in 1899 gave its citizens seven years' schooling. Tennessee gave three years. Massachusetts' citizens produced on an average \$260; Tennessee citizens produced \$116 yearly.

Massachusetts spent \$13,889,838 on education. Tennessee spent \$1,628,313. That year Massachusetts produced \$403,969,824 more than Tennessee, or an average of \$144 each citizen.

With reference to distinguished service, the man with no schooling has one chance in 150,000; with elementary schooling he has four times the chance; with college schooling he has eight hundred times the chance.

Although but about one percent of American men have been college graduates, more than fifty percent of our Presidents, Members of Congress, Speakers of the House, Vice Presidents, Secretaries of State, Secretaries of the Treasury, Attorneys General, and Justices of the Supreme Court were recruited from the one percent of college graduates.

The money value of technical training is illustrated by likening the earning power of each man to that of money at 5 percent: Technical school graduate, \$25,000; Shop apprentice, \$15,800; Laborer, \$10,200.

The dollar mark after all is a thing desired, even though the college man used to frown upon it and upon commercial education which measured its worth by its earning power. The world is moving.

SCHOOLS PROSPEROUS

J. F. Fish, Chicago, writes: "Investigation shows an unprecedented enrollment in private commercial schools throughout the United States. This is especially true of the schools affiliated with the National Association of Accredited Commercial Schools.

This condition may be accounted for, in that the demand made upon this country for men for military service has thrown open to young men under conscription age, young women, and men physically unfit for military service, positions heretofore filled by young men between the ages of twenty-one and thirty. It is apparent to everyone that this demand will increase, and those possessed of a patriotic spirit see here a chance to do their "bit," and again, those desiring to get on in the business world find here an opportunity and are preparing to grasp it.

Then, those who have felt that the commercial vocations were overcrowded are awakened to the fact that there is a great shortage of trained people and are, therefore, taking advantage of this opportunity to become prepared to make the desired change. Investigation has brought out the fact that the schools offering standard courses, carefully planned to meet the requirements of business, are in a position to turn out a superior product in the shortest time consistent with thoroughness. The good

schools have not been slow to realize that now is the opportune time to impress those who are in many instances past the school age that they may save time and insure to themselves remunerative employment by attending day or night school. Convincing, co-operative advertising matter has been used with telling effect. There never was a time when the value of commercial training has been so apparent as now, and the schools meeting the requirements deserve the patronage which is being accorded them."

MENTAL

MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

It was quite a spell ago, as Uncle Josh Whitcomb would say, that I learned from "Mitchel's School Geography" the picturesque fact, that "it is at Pittsburgh that occurs the confluence of the Alleghany and Monongahela rivers which unite to form the Ohio." That was in the days when



you absorbed your geography from two books, the one containing the maps, and called an "Atlas," and the other the "geography," proper, which supplied the reading matter. The Atlas took its name from the circumstance that a muscular and mythologic gentleman of that name was figured on the cover carrying the whole world on his shoulders, and seemingly having a hard time of it.

The "confluence" of the two parents of the Ohio is still maintained at Pittsburgh, but not content with this distinction, the Iron City has added another. This is the confluence of the "Educational Association of the Upper Ohio Valley" and the "Pittsburgh Teachers' Institute." The union of these two roaring floods, or murmuring streams (choose your own figures) occurred at the aftermath of Thanksgiving, and it was my privilege to look on and listen. Bro. Zaner was there also, but he was either too lazy or too busy or too foxy to do the write-up himself, so wished the job onto me.

Probably he will wish he hadn't.

It was some privilege though, to see these peppy pedagogs of the Middle East go to it, and I'm glad I had a seat in the grandstand.

The doings started Friday morning at the Syria mosque. This is not, as you might think, a joss house for Mohamedans, but a great big parallel-pipedon of ornamental pressed brick. I don't know why they call it a mosque, for it does not have one of those inverted turnip things on it, such as the mosques had that were



shown in my old "Mitchell." However, the walls and sides are frescoed with some queer looking linguistic camouflage, which Bro. Zaner told me was Syriac (I don't know who told him). It did not look like language to me—but more like scrambled fish-worms.

Inside the mysterious structure I found an immense double-galleried auditorium that looked big enough to hold the whole population of Pennsylvania. And it was chock full of teachers when I arrived, all of them talking and most of them knitting things which the soldiers over in France will later find handy as traps for cooties. (If you don't save "cooties," read Guy Empey's "Over the Top").

Supt. Davidson was in process of eruption when I entered. Have you ever heard Davidson erupt? No? Well you've missed something. He's a howitzer, a Gatling gun and a star shell thrower all working under one gear, and he can say more things per minute and say them harder than any other convention orator I know.

After his "welcome-to-our-city" which really made us feel it, he jounced us up and down with some patriotic red-hots right off the bat, which made us want to eat the Kaiser alive, and then touched off the final rocket that started the main show.

The first hour was given to a pleasing and very remarkable musical program offered by the students of the six or eight Pittsburgh high schools. There was a select orchestra of one hundred pieces, directed by Will Earhart, who is probably the most successful music supervisor in this country. The orchestra played such things as Cherubini's Overture from *Ladrisca* and selections from Gruenwald's *Anthony and Cleopatra*, like finished musicians. For my part I could not see that the Banda Rosa or the tooters and fiddlers of Sousa, or Arthur Pryor had anything on these youngsters, but, then of course, nature may have designed my ample ears for ornament rather than for accurate musical perception.

Following the orchestra came a series of vocal and instrumental numbers, the original compositions of half a dozen or more of these talented students. It seemed unbelievable that mere school boys and girls could produce such work, but Mr. Earhart modestly explained that it is a part of the music teaching system in Pittsburgh to encourage musical composition regularly, just as literary composition forms a part of the English training. It sounds sensible.

Following the musical treat came a masterly address from Dr. Earl Barnes, the grand old man of our pedagogic forum. There are not many convention-goers who have not at one time or another during the past twenty-five years heard this great educational logician and orator. This time his theme was "Germany," and his merciless analysis of the hideous "German kultur" will never

be forgotten by those of us who heard it. I hope that when the time comes to hang the Kaiser on Tyburn Hill for the Lusitania murders (for which an indictment hangs over him in London) that Earl Barnes may be called upon to pronounce sentence and make it clear to the prisoner at the bar and to his followers that the stretching of the imperial neck is justified.

The professional work of the convention began with the afternoon session. Principal Edward Rynearson, of the Fifth Avenue High School of Pittsburgh, presiding. It then transpired that the entire program of this convention, both for the general body and the several sections had been built around one central theme, that of "Measurement." It appears that this is a new term lately invented by the pedagogic high brows, and that it implies all those processes by which the work of a school is to be estimated. Two very able and eminent educational scientists had been called in to give authoritative expositions of the "Measurement" idea. These men were Dr. George E. Strayer of Columbia, and Dr. Charles H. Judd, head of the educational department of the University of Chicago. Each gave an address at the opening session and further talks at subsequent meetings and in the sections. The remainder of the program at these were filled up with papers and talks from various teachers and representatives, each exemplifying the measurement idea, as applied to various school work. To me it was all very interesting, but really not so new as it sounded. Apparently "Measurement" stripped of its camouflage, means little more than what all of us teachers and book writers have been doing to, these many years, under the name of tests, reviews, examinations, and the like. No doubt the high-brows have worked out some clever new processes, and made the whole thing more scientific, but after all it seems to be but the same old problem under another name. Johnny comes to school and the teacher goes to work on him. Then to make sure that the work is worth while, it becomes necessary to "measure" both Johnny's and the teacher's work, also from time to time to "measure" Johnny himself, and incidentally, the teacher also.

Should this "Scientific Measurement" thing reach the dimensions of another educational fad I can see a certain danger in it. There are likely to be vain attempts to measure things that are immeasurable. You can measure things like space, time, weight, motion, physical force, etc., but no man will ever make a yard stick or a scale that will measure such things as honor, or diligence, or intellect, or love, or hate, or tact, or stupidity. We can measure with fair accuracy the physical and a few of the mental activities of a child, but we can never measure in any scientific sense his brains, his capabilities,

or his soul. Whoever attempts to put these down in figures will waste time.

On Friday evening a Hooverized spread at \$1.25 a plate was served in the big dining room down in the basement of the mosque, under the joint management of the "School Men's Unity" and the "Uxority" Clubs. The former is made up of Pittsburgh high school teachers of the male persuasion and the latter of their wives. The eats were followed by a program of funny dialogue stunts, and good singing by the club members. It was all very enjoyable and well worth the price of admission. Following the entertainment were more clever talks on "Measurement" by Drs. Judd and Strayer.

The Commercial Section of the Association met in the Hall of State of the University of Pittsburgh on Saturday morning. About seventy-five teachers were present. "Measurement" was again the keynote, five minute talks and papers being given by some eight or ten speakers. Many bright and original ideas were developed as to result-getting, in book-keeping, stenography, English, arithmetic, etc. This snappy program concluded with a most interesting talk on "Why People Fail in Business," by Mr. A. D. Salee, Pittsburgh representative of R. G. Dun & Co. At the close of the meeting Bro. Zaner and the present scribe were called on for talks and responded briefly.

I regret that I cannot give in greater detail the unique program work of this interesting meeting. The people who planned it did themselves proud, and have proved that the teachers of the upper Ohio region are right up in the first line trenches.

The meeting of the National Educational Association is to be held in Pittsburgh this year, and in a later contribution to the *Educator* I hope to have something interesting to offer regarding the wonderful civic center of Pittsburgh out in the Schenley Park region, and the exceptional setting and facilities it affords for a great educational gathering.

"Cloverland Commercial College" is the unique title of a catalog recently issued by E. W. Doak, proprietor of the school named, located at Escanaba, Mich. Mr. Doak reports a forty percent increase in attendance. The catalog is well printed and attractively illustrated with photographs and some of the proprietor's ornamental penmanship.

Advertising literature has been received from Astoria, Oregon, Business College; Wilkesbarre, Pa., Business College; Phonographic Institute Company, Cincinnati; Geo. T. Churchill, Chicago Heights, Ill.; Western Kentucky State Normal School, Bowling Green; Henry's Shorthand School, Ottawa, Ont.; LaSalle Extension University, Chicago.



COMMERCIAL EDUCATION

CHARLES F. RITTENHOUSE, C. P. A.

Professor of Accounting, College of Business Administration, Boston University, Boston, Mass.

9. Methods of Teaching Bookkeeping to Beginning Classes.

Broadly speaking, there are four different methods used by authors and teachers in introducing bookkeeping to students just beginning the subject. These methods are usually designated as (1) the ledger account method; (2) the journal method; (3) the balance sheet method; and (4) through the use of the books of original entry common to a mercantile business.



Each method has its advocates, who, it is presumed, have tested the different methods and from such experiments have naturally adopted the one which seems to present the principles of the subject in the most simple, direct and practical manner. Naturally one should thoroughly believe in the method used and if one's teaching is based upon a conviction that the plan is sound pedagogically, such teaching is almost certain to be effective.

The present discussion, therefore, is not to glorify any one method and hold the others up to ridicule, but rather to discuss the arguments for and against each one and leave it to the thoughtful teacher to settle the matter for himself; such a discussion should be of particular benefit to the young teacher who usually follows the text which he finds in use or the method by which he was taught, thinking perhaps that there is no other means of approach to the subject.

A brief outline of each method may prove helpful in the discussion which follows:

(1) The **ledger method** is built around the ledger and the accounts which it contains. The pupil first becomes acquainted with the form and purpose of the ledger, after which a study is made of the more simple accounts common to a mercantile business. The pupil thus learns what the account is debited and credited for and what the balance represents, such study being followed by drill in setting up the accounts on ledger paper, recording thereunder a series of debits and credits taken from transactions selected for that purpose, and balancing the account.

The Cash account is usually chosen to begin with, as this has to do with items of which the pupil has some knowledge.

Many teachers, however, start with personal accounts arguing that bookkeeping had its origin in the necessity for keeping some records of dealings with debtors and creditors.

The arguments in favor of this method are that the account is the unit in bookkeeping; all bookkeeping is constructed around it; familiarity with the account must precede its use in recording transactions; the account is the goal in bookkeeping, and the ledger as the book of accounts thus becomes the final resting place of all transactions; from the standpoint of the pupil, he is able by this method to concentrate his attention at first on a single thing, learning that one thing well, before taking up anything else, while the account illustrates in a graphic manner the theory of opposing debits and credits.

(2) By the **journal method**, the pupil acquires his knowledge of the theory of debits and credits through the journal as the primary book of original entry. The journal is first studied as to its form and purpose, followed by drill in simple journalizing exercises which require the pupil to analyze transactions into their component debits and credits recording them in the form of journal entries. These drills are repeated until the pupil becomes thoroughly familiar with the process of journalizing, being able to analyze accurately any ordinary commercial transaction into its debit and credit, while at the same time, the function of all accounts debited and credited is thoroughly learned. The arguments in favor of this method are, that journalizing is the fundamental process in bookkeeping, just as arithmetic is based upon the four fundamental processes of addition, subtraction, multiplication and division; we thus study the transaction at its source rather than at its destination as is the case in the ledger method; the ability of the pupil to classify properly the debits and credits of a transaction, as is evidenced by the fact that any bookkeeper or accountant when confronted with an unusual or difficult transaction is prone to set it up first in the form of a journal entry, regardless of the special books of account into which it will be recorded finally; in journalizing, debits and credits are recorded graphically and in their exact relation to each other; the mastery of the journal as the primary book of original entry is an invaluable aid when the other books are introduced, in that it enables the instructor to present them as special journals and to emphasize the journal

characteristics of each one:—the sales book becomes the sales journal; the purchases book, the purchases journal; the cash book, the cash receipts and cash payments journals.

When this method is used, no teacher would, of course, give the impression that entries are being recorded as they are in practice; pupils are not yet ready to undertake such ambitious work, but instead are learning principles and being thoroughly drilled thereon. The opinion often expressed that pupils are later obliged to unlearn certain principles when other books of original entry are introduced is a myth, and is founded upon an entire misconception of the aims and purposes of journalizing,—namely to teach fundamental principles so thoroughly that the pupil will readily understand the purpose of the other books of original entry when they are introduced.

(3) The **balance sheet method** is based upon the principle that a statement showing the financial condition of the business is the ultimate aim in all bookkeeping, the routine processes reformed in the bookkeeping department being merely the means to that end; every current and cross current which has its source in a business transaction drains eventually into the balance sheet, the one phase of the work in which the business man, banker, credit man, investor and accountant is primarily interested.

As one author puts it, "This method teaches the student to analyze business facts and conditions from the very beginning and gives him an understanding of the purpose which the accounting records are to serve in order that such records may be made with intelligence rather than by rule of thumb."

The element of proprietorship and its changing character is the basic problem in accounting. Proprietorship is expressed by the equation:

Assets = Liabilities + Proprietorship
or expressed negatively
Assets—Liabilities=Proprietorship.

According to this theory, it follows that the balance sheet is the foundation on which the subject of bookkeeping should be built. This method, to be understood, requires the ability to reason logically and to view the subject of bookkeeping from a proper perspective; it requires a rather mature conception of business and finance and hence the method under most conditions is not a practical one to follow in secondary school work. Its place is more properly in college and university courses in elementary accounting, and in such institu-



tions it is probably more used than any other.

- (4) The method of teaching all the common books of original entry has for its motive the teaching of bookkeeping from the outset as it is practiced; the books usually taken up at this time are the cash book, sales book, purchases book and the journal. The arguments in favor of this method are that the work should be made concrete and realistic from the very first; classification of transactions by books is the simplest and most direct classification for the beginner for the reason that he is thus able to use the knowledge he already possesses and is able to reason from the known to the unknown; there is nothing for the pupil to unlearn; the theory of debits and credits may be as well learned by this method as any other and at the same time an actual set of books is kept by the pupil who thus becomes impressed with the idea that he is filling the equivalent of a bookkeeping position; the method is popular with both pupils and parent, and economizes the pupil's time.

In commenting upon these four methods an attempt has been made to present nothing more than a digest of the principles underlying each and to submit certain arguments in support thereof, without in any way exhausting the subject. As stated above, it is not the purpose of this article to exalt any one method to the discredit of the others, but rather to put before the reader such arguments as will enable him to draw his own conclusions and form his own convictions; other things being equal we will teach more successfully that method in which we believe and which is the result of careful thought and experiment. At the same time we should not be misled by superficial arguments; the essential thing is that principles be thoroughly taught and that the scientific side of double entry bookkeeping be given the attention which it deserves. The clerical or mechanical phase of the work while of great value is nevertheless of secondary importance; the pupil must be trained to be an intelligent worker, rather than a routine and mechanical doer of certain things. Art should not overshadow science.

Principles must precede practice. If principles and theory are not thoroughly learned, the work is certain to be performed blindly and the pupil will not look beyond the clerical side of bookkeeping. This is likely to be the danger in teaching all the books of entry from the start. When we place a bundle of books in the hands of a high school pupil of the age found in the freshman and sophomore years, and expect him to do intelligent work in keeping the books and learn the complex principles of double entry at the same time, we

endow him with more acumen than he usually possesses.

In any other subject, general principles are mastered first and then an application of the principles is made to the concrete purpose for which the subject is undertaken. While dictation is the goal in shorthand, the pupil achieves this only after hours of study have been given to shorthand principles; the typewriting pupil begins to write actual letters only after the keyboard is learned and proper methods of fingering developed; in the study of a language grammatical construction precedes the use of the language in writing and conversation. That which is true of any other subject found in the high school or college curriculum should also be true of bookkeeping. Naturally, the pupil is eager to have charge of a complete set of books and attach to them the same importance as attaches to the system in use in his father's office, but we make a serious mistake if we gratify this wish at the outset with the result that he never comes to possess a clear, accurate conception of the laws and principles which underlie the subject.

TWO IMPORTANT QUESTIONS ANSWERED.

In the November issue of The Business Educator we were favored with the paper of Maude A. Casey on "The Qualifications of a Commercial Teacher." The paper is ably written and clearly shows that the author "knows her business."

However, two important questions, inevitably arising in the mind of the interested reader were left unanswered. The first of these concerns the teacher. "The paper suggests that commercial teachers who hold college degrees should not experience serious difficulty in securing positions offering \$1200 or more a year. The teacher in the small town high school struggling along on a salary of \$75 and \$80 a month naturally asks, on reading this portion, "Where or how can I secure such a position?" The second question concerns the school head. Realizing that there are not many commercial teachers possessing the qualifications set forth in the paper, he asks, "Where or how can I secure a teacher with such qualifications?" The following, we believe will prove a satisfying answer to both questions.

Teachers and schoolmen in general have, for some years, felt the need for some central clearing house, under Governmental control, either state or national, to which they could look for efficient aid in securing positions or teachers. In September, 1916, the National Government established such a clearing house at Chicago, Illinois, known as the Teachers and Professional Service Division. The methods in use by this Division are such that teachers and school officers can confidently look

to it for aid in the solution of their many employment problems. No fee or commission of any kind is connected with this service.

To receive the assistance of this Division in obtaining a position, the prospective registrant must first fill out an application for registration, for which purpose two forms are used—one for those seeking elementary or secondary school positions, the other for those seeking college or university positions. The qualifications of the applicant are then thoroughly investigated as to training, experience, and personal qualities. If the result of this investigation is satisfactory to the Division, the applicant becomes a registrant of the Division and is entitled to its services. To the school officer seeking a teacher is sent complete copies of this data concerning such registrants as the Division considers qualified for the position in hand. In addition to this placement service, the Division also offers to aid its registrants in their applications for positions concerning which they learn through other sources, by sending complete copies of its confidential records to any school officer upon request of the registrant. This relieves the registrant of the necessity for frequently troubling his or her friends for letters of commendation in connection with each position for which application is made.

The foregoing briefly explains the purposes of the Teachers and Professional Service Division. A perfectly reasonable question in the mind of both teacher and school officer is, "What assurance have I that this bureau will prove a permanent success?" The answer is equally reasonable—Your active co-operation and support of this work is your only assurance of its being a permanent success." No matter how heavily the tree may be burdened with fruit, or how delicious the apples, it is of no value unless the fruit is gathered. Just so in the case of this bureau. It must be clear to any reasonable mind that the possibilities of the Teachers and Professional Service Division are immense. Schoolmen who have become familiar with its methods agree that these are most thorough and efficient. However, the purpose of the Division is "to assist school officers in securing competent teachers and competent teachers in securing suitable employment," hence its existence depends upon its ability to offer suitable teachers for the vacancies reported to it, and positions to its registrants. Obviously, then, its files must be filled with the records of competent teachers seeking positions, and reports of school officers concerning positions they are seeking to fill. During the year that has passed, the Division has, at some time, found itself lacking in one or the other of these respects. Excellent positions have been unfilled through lack of suitable teachers to offer therefor,

(Concluded on page 32)



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 2

THE ENDING OF A BUSINESS LETTER

Some Suggestions for Correspondents

From a good, sound business standpoint, the last sentence of any business letter is very important. It holds a position of emphasis and its wording should be effective and convincing. Yet our files are full of letters that have "stereotyped formulas" for endings that are dead and meaningless to the reader.

Many people believe that it is necessary in a business letter to have some closing expression in addition to "Yours truly," "Yours very truly," "Respectfully yours" or whatever else the complimentary ending may be. We have as a result of this belief a too general use of what is known as **participial closings**, that is, closings beginning with a participle. The following are some of these endings found among our letters:

"Thanking you for past favors and trusting that we will have the pleasure of supplying your further wants, we remain,"

"Soliciting your further commands, we remain,"

"Thanking you again and hoping to have a continuance of your valued patronage, we are,"

"Trusting that this will be satisfactory and hoping to hear from you by return mail, we are,"

We could continue these if necessary, but many other examples will readily occur to you. The objections to the use of this kind of an ending are important. First, they are usually (not always) meaningless, to pave the way for his using "yours truly" or some other complimentary closing. You would not conclude a conversation, complete a sale or commend a man by using a participial expression. Second, they demand the use of some such expression as "we are," "I remain," or "we remain," which serves as a balance between these endings and the complimentary close. If there is any expression that "knocks" the personality out of a letter, it is such phrases as "we are," "we remain," etc., which are found in so many of our letters. They are exceedingly awkward and very unnatural in conversation—why inject them into our letters? If you were leaving a man after collecting a debt or receiving his orders you would not use such a "Goodbye" phrase, and letter writing is nothing more than conversational English.

It cannot be argued that these participial endings are necessary parts of any letter in spite of the fact that many correspondents use them. We could pardon their lack of meaning and formality if they were in any way essential—just as we do in the case of the complimentary close which is certainly formal and frequently meaningless, but which is demanded by convention. Many times a correspondent of this company will write a good, strong letter and then weaken it by the unnecessary formal finish just before the complimentary close. Note the following from some of our letters:

"The Goodrich Company has been in the rubber manufacturing business for forty-seven years, and in that time has accumulated experience that puts it in an enviable position.

"Hoping to hear from you favorably, we remain"

"For a complete description of these goods, we ask that you make a careful examination of the circular enclosed. It will help you to decide exactly what your needs are, and will tell you further regarding our quality, price and the satisfaction felt by representative users.

"Hoping that we will hear favorably from you and awaiting your answer with eagerness, we are

"We are pleased to advise that we are passing credit for 27 lbs. of scrap brass at 15c per lb., and consigning the couplings to scrap, in compliance with your request.

"Thanking you for past favors, and trusting we may hear from you in the near future, we are"

To bring out the "lameeness" of this last example, we might say that this letter was addressed to one of our large customers who writes us on an average of three or four times a day. In one month, they received thirty-one letters in which the phrase, "Soliciting your further commands" was used.

In each case the letter's effectiveness is impaired by the addition of an unnecessary participial ending; the appeal is weak and unavailing. If these writers had only left off the endings, their letters would be excellent examples of clean-cut, direct action producers.

It is recognized that under certain conditions it is not only permissible, but better to close a letter with a little sentiment, but surely the sentiment loses all its force when it is repeated in stereotyped form thirty-one times in one month. There are letters in which it is entirely proper to make a conclusion with a hope that there may be continued pleasant relations; that the addressee's business may prosper; with thanks for an order; or with an expression of appreciation for some courtesy. When a letter does end with such sentiment, however, it should not be expressed participially. Put your ending in a complete sentence. Make it direct, natural and strong—then stop.

Compare the following:

"On October 1, we consigned to The Blank Tank Company, Chicago, Ill., five 50-ft. lengths of hose. The consignee now advises us the goods have not arrived. Trusting that you will start a tracer at once, we are."

STRONGER

"On October 1, we consigned to The Blank Tank Company, Chicago, Ill., five 50-ft. lengths of hose. The consignee advises us the goods have not arrived. Please start a tracer at once."

"The reason these goods were not shipped to Indianapolis has now been ascertained, and we have taken steps to protect you against such annoyances in the future. Thanking you for this and other courtesies, we are."

STRONGER

"We have determined the cause of our mistake in not making shipment to Indianapolis and regret the inconvenience this has caused you."

"With regard to your order No. 6626 we are pleased to advise that 100 lbs. of the Red Seal was shipped you Nov. 9. Hoping this has reached you by now, and regretting that you have been delayed, we are."

STRONGER

"In reference to your order No. 6626. We shipped 100 lbs. of the Red Seal Nov. 9. We regret this delay which is due entirely to unusual conditions in the factory."

Of course, after each of the "stronger" forms there follows the complimentary close such as "Yours truly," "Respectfully yours," etc., and this comes without any transition. The writer has concluded what he has to say and has finished with a strong, direct statement—anything more would weaken the effect.

If you are convinced that a letter needs at its end a graceful expression of appreciation, or thanks, or a wish, or a hope, put it in. Remember that the last sentence is the place to make your final point so strong, so direct, that the letter will do what you want it to do. But do not waste the most important position by putting in phrases that are stale, formal and lacking in personality.

C. F. Crum, Wichita, Kansas, Business College, writes as follows: "Enclosed find \$2.50 for five subscriptions to the B. E. I find more and more that the B. E. is very instrumental in creating enthusiasm in my classes. I expect to send in more subscriptions from time to time. Our enrollment is the largest it has ever been and I am getting along nicely with the work and feel that I am getting good results in my classes."

E. R. Wood, formerly of Ashtabula, Ohio, is now supervisor of writing in Chattanooga, Tenn. We wish Mr. Wood much success in his new position.



THE BUSINESS ONLOOKER

WESLEY HEVNER

In these days of constantly increasing costs, the question of price maintenance is one of serious importance.

The secret of business success, as every executive knows, is not the amount of business we do, but the business we do at a profit.

The other day I heard a well known business man, in conversation with one of his department managers, say: "John, when you are asked for an estimate by our salesmen, don't you frequently ask who the concern is for whom you are requested to figure?" "Yes, I do," replied the assistant. "Well," responded the executive, "if your reason for asking is to determine the profit you will put on the job—cut it out. This is a one-price house—so make up your estimate regardless of for whom it is intended. If the price does not suit the customer, salesmanship must overcome the difficulty."

Of course, he did not mean that in exceptional cases deviations could not be made from this ruling. It is very often to the advantage of the entire business that one department sacrifice some element of profit.

But your salesmen should realize that the most inexcusable fault they can possess is the lack of ability to get the price. And if they can be made to always keep in mind the principle of not allowing customers to make prices, they will find how easy it is to make sales at the prices with which the goods are marked.

One of the most worth while results of a recent convention was the common agreement reached by all retailers present to hereafter omit all discounts.

This is a real advance toward better and more profitable business. The habit of allowing discounts in the stationery business has become a pernicious evil.

Not only does it affect profits, but it has an uncertain influence on the mind of the purchaser.

In nine cases out of ten when a buyer questions your prices he is merely testing your nerve as a salesman. If you yield once, and the house permits it, you are done for on price getting as far as that buyer is concerned.

The one big quality that all of us must possess to successfully sell goods at a profit is faith. If our own faith is weakened, our failure will be due to our own lack of confidence and not to the merits of what we have to sell.

Your salesmen, no doubt, tell you about competitors who cut prices, and ask how they are to handle this sort of competition.

There is only one answer, and that is, as far as the individual instance or estimate is concerned, they cannot hope to get the business.

But one of the best arguments I have found that impresses the sen-

sible-minded buyer is that he will really save in the long run by selecting a responsible, honest house and practically placing all his business with them. The following estimate was carefully made up after considering the time and attention that is wasted in securing estimates.

Profit and Loss

Mr. Purchasing Agent wishes to buy a special ruled and printed blank book, and proceeds as follows:

Calls stenographer and sends requests for estimate to A, B, C and D. Stenographer's time at \$15 per week about\$0.16
Purchasing agent's time at \$50 per week about50
Stationery and postage25
The specifications are not clear (most purchasing agents know little about book construction).

A, B, C and D call to examine the book desired, and each take about a half hour of the purchasing agent's time.

Two hours purchasing agent's time\$2.10
Estimates received and considered and order placed with bidder D.
Purchasing agent's time about.....\$0.75
Stenographer's time about..... .10
Postage and stationery..... .03

—————
\$3.91

Bills received:

A\$38.00
B 36.75
C 37.50
D 35.50
Total saving \$2.50

Cost in excess of amount saved\$1.40

The above quotations are a fair comparison where all are reputable concerns bidding. Unless a mistake is made they should not vary more than these figures.

Bidder D completes the work, and finds from his cost sheet that he could have done the work for \$3 less and made a fair profit.

Why? Because in figuring on especially manufactured work every possible contingency is figured in the estimate. Some of the processes may take less time than estimated, some contingencies figured in may never happen. The chances are 10 to 1 that each of the other bidders would have had about the same factory cost, and had any one of them been given the work without price on a time and material basis they would have added a fair profit and the purchasing agent would have saved \$5.50 for his firm instead of costing them \$1.40.

It costs money to estimate, and the customer pays every time.

The intelligent buyer knows that all stationers sell at about the same percentage of profit. There is but slight difference, due to more costly overhead or slower turn-over stock,

but if all the firms are progressive this difference will only be slight. If he secured an estimate for all merchandise or service required, he takes his own and the time of others in his organization. He may save a few dollars, but this would probably have been offset by the house being lower on some other sale.

I have always claimed that a purchasing agent could come to almost any of the stationery houses it has been my privilege to examine and say to them: "Gentlemen, I'm going to turn all my business over to you. I'm not going to ask for estimates. I'm willing to trust you to do the right thing. Now, let's have service."

Do you think that many stationers would take advantage of that sort of confidence?

I don't believe there are any that would. And I am convinced that the house such a purchasing agent represented would save money in the long run.

Of course, you can't tell a purchasing agent this. But you can present this argument to some of your prospective customers and get their complete confidence in the getaway.

* * *

I was passing along the corridor when Samson met me. As he hailed me I reluctantly stopped. Samson is one of those sort of pessimistic croakers that endanger the success of any organization with which they are concerned.

I purposely avoided him as much as possible.

He was in one of his particularly critical moods.

"The trouble with this place is," he started to say, "that it permits you to hang around." I finished for him.

"Now I'm going to talk straight, Samson," I said, "and if you don't like what I have to say, it makes little difference to me. I'm going to tell you a few plain truths, however. If I was the boss around here—I'd fire you so quick it would make your head swim. In my opinion, the dirtiest skunk I know is the man who will continue to accept a firm's good money and friendship and continue to know it at every opportunity. If you don't like your job or the firm, get out. Be man enough to walk up to the front office and tell them what you think of them. But don't outwardly agree and secretly undermine the loyalty of those around you. If you tell me again that anything is the matter with our firm, I'll smash your dirty face."

I heard later that Samson said I was no gentleman. God forbid—the Irish never are when they're aroused.

You know the breed to which Samson belongs. The kind of men who are unable to handle their own jobs, yet undertake to point out the flaws in the work of their associates.

The man who attends to his own business has no time to attend to the business of others. He is too busy making good and improving his own work and results.

(Concluded on page 31)



COMMERCIAL LAW

J. H. ROBINSON

Pulaski Public Schools
Edinburg, Pa.

The natural tendency of the human individual is to learn. Many teachers are prone to dispute this statement, and we cannot but believe that their disbelief is well founded when we encounter some pupils that are not addicted to the habit necessary to enable them to learn the lessons in history, grammar or geography, or even work out some problems in arithmetic, and yet the natural tendency is to learn.



In order to properly illustrate this fact we do not take an adult or even a pupil in school as an example because neither one affords an illustration of the natural tendencies of the human individual, but instead these give us an example purely artificial as developed amid scenes of worldly artificial environment.

In the little child we find an example of natural tendencies not yet influenced by environment or education. The child seeing an object immediately reaches out its hands, having seen the object it at once becomes desirous to learn more about it. Having handled the object it then subjects it to the senses of taste and smell. The child hears a sound and immediately curiosity acts upon the visual sensory, which becomes active, then the touch, then the taste and smell. Thus the subject at once becomes passive to the special senses which being keenly active submit to the susceptible brain impressions to which it passively submits.

While it is true that the individual is desirous to learn, his natural inclination is to receive impressions from natural sources. The child seeing an apple receives instantly a mental impression. The apple appeals to the visual sensory because of its appearance, its color, its shape and its polish.

All these are pleasing to the eye. Its touch is smooth. These with the odor and taste make natural impressions.

Then again we see the word A-p-p-l-e; purely artificial, no color, no odor, no polished skin, no pleasing shape, no taste. Just fine black letters. We may add the adjectives, red, round, sweet and smooth, then we see, R-E-D, R-O-U-N-D, S-W-E-E-T, etc. Yet to the person who cannot read these are meaningless, while the real apple makes mental impressions on even the mere baby, even though he cannot read or even talk.

The one economic tendency of our enlightened race is to produce the greatest possible results with the

least possible amount of labor and this fact manifests itself in our school rooms.

Taking the apple as mentioned before, we receive a mental picture immediately upon seeing the apple. If we hear some one describe the apple we must take the sounds and from their meaning put them together and paint a mental picture of what they represent. If we read about the apple we must first make the transition in our minds from the written words to the sounds they represent, and then from these sounds we paint the picture mentally.

We now have it, beginning with the object the first transition is its representation in words and second the written or printed representation of these sounds.

Thus we see that the written or printed page is twice as far away from the object as the vocal description. Moreover the facial expression of the speaker is lost in the printed page. To fully realize the value of the facial expression we need only carry on a conversation with a stranger over a telephone or through a wall or partition.

Students taking up the study of law for the purpose of being admitted to practice are always high school graduates and generally have degrees from college. These students have well developed minds and have learned how to read and study with a real purpose. The mental transitions are made quickly and easily.

They do not read because they are required to do so by a teacher, and by so doing incidentally catch a few impressions, but instead they read and study intently because there is something they desire to learn. Incidentally we see that as a salesman must create a desire in his prospective customer, so must the teacher create a desire in his pupil. In the pupil who has had adequate preliminary training there is generally an incentive to read thoughtfully because an interest or desire to learn has been created and from that a real determination to get information by study.

This latter class may be taught successfully from the text book because these individuals have been trained in the art of reading and fully comprehend what they read while, I admit, they have an equal ability to grasp the information from a class lecture.

Unfortunately many of our commercial classes are composed largely of pupils with no high school training and oftentimes of pupils many of whom have attained only to grades six or seven. This class is entirely unfit for the study of law but yet it seems unfair to exclude this class from further industrial education because of lack of preparatory training, probably due to unavoidable circumstances, so we must therefore teach them commercial law.

If the class be in business college the pupils are of all classes and of various preparation and ability. (The writer conducted a class in business law that consisted of pupils from the sixth grade to college graduates.) It is therefore necessary to present the subject in such a manner as will appeal to the pupil of least preparation and also give every pupil an opportunity to learn from every possible source. As we cannot teach commercial law from pure object, the nearest road to the mind is by way of the class lecture which is most easily grasped by the poorly prepared pupils and more easily grasped by the better prepared persons. Then again some pupils want to read and all should read commercial law, as it is a good plan to study a subject before listening to a lecturer and again some pupils being slow of comprehension find it necessary to read a lesson several times, getting new facts at each reading.

Considering this variety of pupils I find that the following plan is very satisfactory. Give each pupil a text and assign a subject for study. In the classroom the period may be divided up. The pupils may recite or rather discuss the subject while all pupils not only have a right, but are encouraged to ask questions.

The teacher may then go over the lesson, or at least the important parts, explaining in a comprehensive manner all parts of the subject. A touch of good humor on the part of the teacher will help to attract the interest and attention of the pupils, while the relating of cases told in a good story manner will draw the attention of the class especially if the main thought remains interrogated until the end of the telling, by this time all eyes and ears will be intent on the instructor.

Most educators will agree that a bit of information simply heard incidentally is prone to be "in one ear and out the other," while that same information if found after a diligent search for an answer to some question makes a lasting impression.

In high school the teaching of this subject may be more easily done. The pupils are of about the same age and preparation. Commercial law should not be taught until the senior year when the pupils will have the advantage of most of their high school education, therefore they are better fitted to take up and comprehend the principles of business law.

Then again I have found more purposeless pupils in high school than in business college. This condition is attributed to the probability that most pupils in business college have paid real cash for a course of study and are therefore making an effort to get as much as possible for their money and to do so as quickly as they can that they may realize returns. Many have paid their hard earned dollars and therefore must

(Concluded on page 32)



PART-TIME EMPLOYMENT IN THE SENIOR YEAR OF THE HIGH SCHOOL COMMERCIAL COURSE

Paul A. Carlson, State Normal School, Whitewater, Wis., formerly Commercial Dept., Manitowac High School

Present tendencies in public high school commercial education shows a marked effort to offer something more than a drill course in shorthand writing, touch typewriting, and bookkeeping. Many Commercial Departments are introducing courses designed to bring into the school room the business atmosphere of the business office. In many cases an attempt is made to secure this business atmosphere through the medium of an office training or office practice course. The particular motive is the "elimination of the beginner" and the acquirement of business experience as a part of the high school course.

Some schools accomplish this sort of training by soliciting letter copying, addressing work, stenographic work, and various types of clerical work to be done in the high school class room. Others add to this by soliciting work from the Superintendent's office, the High School Principal's office and the High School teachers.

Another plan is to secure this work right out in the field—out in the office—by a system of office apprenticeship. In many states we are familiar with the continuation school idea as applied to industrial education—bringing the school class room into the factory. Sometimes this form of education means conducting class instruction within the walls of the factory; sometimes, sending the industrial employees to a school building at stated intervals; and at other times, the evening continuation school.

The following plan of part-time employment or co-operative education is a business experience course which is in operation in the high school of Manitowac, Wisconsin. It was first started in "times of peace" with a Senior Commercial Class of thirty-nine students. Although it was originally effected as a second semester plan, the number of office positions made vacant by the needs of the army and the navy have been so numerous that the high school has sought to co-operate with the local business men and assist in relieving the situation. Twenty of the present Senior Class have been working under the part-time arrangement in the local offices in Manitowac since the very first week of school.

No plan of office apprenticeship can be a satisfactory educational solution if it interrupts, diminishes, or interferes with the instruction in the non-commercial subjects regularly offered in the Senior Year. Neither is it successful if it does not permit the school to continue its training in the commercial branches at the same time and parallel to the work in the offices. The school and the office should alter-

nate. The office during the apprenticeship period must displace the school only partially. Any plan which does not recognize a continuance of school instruction is merely a shortening of the regular four year course.

In carrying out the idea last year, the high school program was arranged so that all of the non-commercial subjects recited in the morning. The Senior commercial branches were all scheduled for afternoon recitation. Only afternoon office work was permitted. This afternoon office work was of a very varied nature—typewriting, billing, stenographic, accounting, and filing—and was permitted to displace one-half of the work originally presented in the shorthand and typewriting work.

The Senior Commercial Class was divided into two divisions,—one-half of the class to work in local offices every afternoon and all day Saturday. Each division alternated with the other, reporting for school work in the morning session one week, but spending full time in school the week following. Two students were paired for the same position and alternated with each other. All students complied with the regular office schedule affecting them, 1:30 to 6:00 or 1:00 to 5:00, as the case might be. For this work the students received from \$3.00 to \$5.00 per week, none of them receiving less than \$3.00 and none of them more than \$5.00 per week. The boys of the class naturally commanded the higher salary although many of the girls also received the same amount. The nature of the work was extremely varied and included general office as well as specialized work. In placing the entire class, assignments were made to a manufacturing company, a ship-yards, a lake transportation company, a wholesale cheese merchant, a wholesale-retail hardware company, a garage, an abstract office, an architect's office, and a lawyer's office.

During the week that each group reported for afternoon instruction in commercial work, the members of the group were encouraged to make reports on their previous week's experience as office employees—the kind of work they had been doing, mistakes made, difficulties met, and shortcomings in their school training. Because of the very varied nature of work which the class was doing in the field, these reports were informational. They were of particular interest to the other students because they related actual experiences.

These oral reports representing the student's viewpoint were supplemented by reports direct from the employer, both written and oral, by telephone and by personal call. The Aluminum Goods Manufacturing Company, through its efficiency record division, furnished a most detailed report on each student in their employ each week. Their report consisted of a tabulated statement of the total work done each afternoon, the total number of errors made, and the num-

ber of sheets wasted. Of course, this sort of a report was instructive, helpful, and stimulating.

From the standpoint of school credits, this work represented one-half of one semester's work in one high school unit, or $\frac{1}{4}$ of the high school course—certainly not too large a proportion of school time. The remaining $\frac{3}{4}$ of the 16 units of credits represented in a four year's course were obtained in the conventional way. While working in the offices the students were being trained in shorthand, in typewriting, and in bookkeeping, but their work did not constitute a waste basket production after it had been satisfactorily done, as is necessarily the case with a school exercise. In their office work their product had a commercial value, and for it they were all very well remunerated. They were doing the "real thing" and nothing is quite so effective.

The alternate week, the student was in school in the afternoon as well as in the morning, which offered ample opportunity for particular speed drill work and drill in technique in execution. An Office Training recitation was provided throughout the school year on every Friday. This prepared for and strongly supplemented the information accumulated in the office in which each was employed.

As to actual business experience, it was five weeks of full time, spread over a period of twenty school weeks, in ten weekly periods of one-half days. Every other week the school had an opportunity to bolster up the weak places and adapt the school work to meet the difficulties encountered by the students in the offices. Every Saturday that they worked they did almost as much work as was ordinarily done in the commercial department in an entire school week. The influence of the school was being constantly carried into the office work and the stimulus of the office was brought back to the school. In many cases only one of the two students paired for a job was to be retained—a splendid spur and an added incentive.

In dollars and cents this office tenure meant from six to ten dollars a month received by students from families where earning power was appreciated. Those students who were employed by the larger concerns were permitted to have their apprenticeship count on the automatic salary increase given according to length of service. In several instances this meant \$10 more per month on July 1 than they would have otherwise received.

Better results in commercial education may perhaps be attained by removing some of the dead wood and intensifying the course which the student elects. In this particular period of the nation's history through which we are now passing, we are urged on every hand to conserve—food, energy, materials, and wealth. Perhaps a plan of education wherein the student may earn as he learns and learn as he earns is a partial step.



∴ POINTS FROM TEACHERS ∴

The appeal under the heading "What do You Think" in the December number brought out the following contribution. Does it not justify one from you, or are you a slacker—willing for the other fellow to serve? Even though you are busy, that's no excuse—it's the reason why we want to hear from you—if you were not busy you'd be too lazy or too theoretical or too verbose.

You surely have some individual notions or devices you've tried and proved. Give them publicity—give them thousands of wings or as many tongues through the (your) columns of the Business Educator.

Chicago, Ill., Dec. 1, 1917.

Zaner & Bloser,
Columbus, Ohio.

Dear Mr. Editor:

On page 24 of the December B. E. you ask for points from teachers that may be of interest to others in their daily school work.

I submit, herewith, an idea, or scheme, that I have been using for a long time in my Bookkeeping classes, especially beginning ones. If the plan as presented appeals to any teacher of Bookkeeping he should be able to get results from its use in the class, at least, I have derived considerable satisfaction in checking up the results obtained from the discussions in my daily classes.

You, no doubt, know that this scheme is given in Rowe's text, but in justice to myself, I am compelled to admit that I had used this outline, or chart, long before I ran across the same idea in above mentioned text. Be that as it may, I am not claiming credit for any particular originality in the scheme as illustrated.

My plan has been to write, or draw, this outline on the blackboard just as it is here presented. I used a portion of the board where the entire class could readily see all the plan, and generally had the work left on the blackboard for an indefinite time. Also, I usually have students make a nice copy, on the blank page of their text book, or else on some separate paper which they are instructed to keep, permanently, for future reference.

By having the scheme, or chart, on the board constantly before the eye and mind of the student, it not only was a regular reminder to each individual pupil, but came in very nicely for any sudden question or discussion.

To my mind this furnishes a vivid method of pressing home in the brain of the students a picture of the work they are to follow in their Bookkeeping course, and shows them the relation and connection that each part has with the other.

While the illustration speaks for itself, I have not the slightest doubt

but what our teachers can find weak spots in it, and, also, offer suggestions for a better way of saying the same thing.

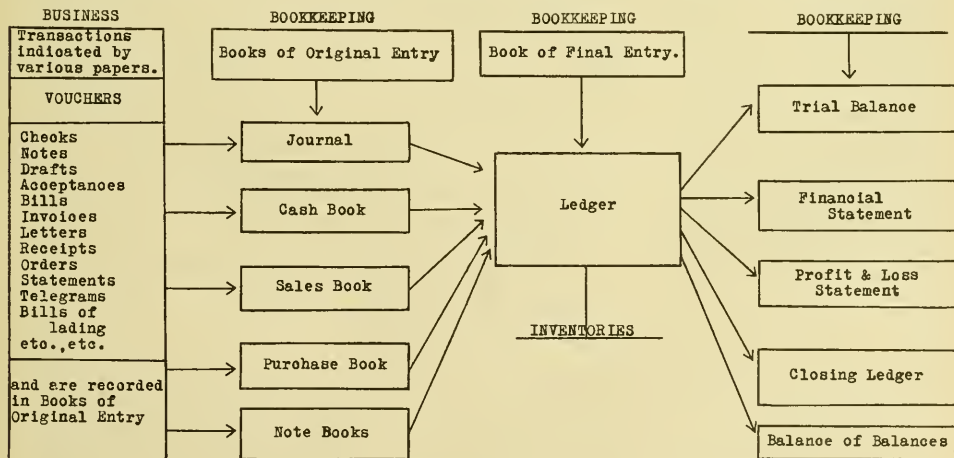
Yours very truly,

OLIVER N. CORD,

Instructor in Accounting, Harrison Technical High School, Chicago, Ill.

Who will occupy this space next month? Why not your own ideas? Help.

W. P. Steinhäuser, A. M., D. C. S., Ph. D., Supervisor of Penmanship in the Neptune Township Public Schools and an Instructor of Commercial Studies in the Neptune High School, Asbury Park, N. J., has been elected Head of the Commercial Department of Roanoke College, Salem, Va., and entered upon his new duties on Nov. 26th. Dr. Steinhäuser has been identified with the Public Schools of Asbury Park since 1907, coming from Alma (Mich.) College, where he was Director of the School of Business.



NOTE

I did not succeed in getting outline drawn up as accurately as intended. But it is just about the form and color as written on blackboard.

My idea is, to use the scheme simply to illustrate what I say to my students, while giving them detailed instructions on any phase of the subject of Accounting.

The teacher should take one part at a time for complete and careful explanation and analysis; that is, the various papers used should have proper and full explanation of their business use and necessity.

We make a careful study of each book used, the posting to Ledger, etc., etc.

O. N. C.



Planning a Civil Service Course

J. F. SHERWOOD, C. P. A., B. A.,
Ft. Wayne, Ind.

Formerly in the Department of Commerce,
Washington, D. C.

In the November issue of this magazine appeared a trial examination in the subject of Arithmetic. The problems were prepared with the intention of illustrating the nature of the problems used in all first grade examinations held by the U. S. Civil Service Commission, such as examinations for "Stenographer and Typewriter," "Bookkeeper," "Railway Mail Clerk," etc.

"Stenographer and Typewriter,"
"Bookkeeper," "Railway Mail Clerk,"
etc.

I am pleased to report that I received a great many replies and many excellent solutions to the problems. While I received no papers containing a correct solution of all the problems, the following persons submitted solutions worthy of mention: (The names appear in order, according to the accuracy and neatness of the solutions submitted.)

Gladys L. Swallow, Groton, Mass.
Lulu Freeman, 1604 So. Fourth St.,
Terre Haute, Ind.

Bertha Vivian, Schenectady, N. Y.
Adam A. Green, 424 Garrison St.,
Bethlehem, Pa.

Blanche Munshower, 507 Kohn St.,
Norristown, Pa.

Florence Naylor, 102 Franklin Ave.,
Norristown, Pa.

Fred H. Webb, Newton, Iowa.

Walter S. Loving, Anadarko, Okla.
Chas. Kuhns, 214 N. Madison St.,
Allentown, Pa.

I submit the following solutions for the benefit of those who have prepared independent solutions but who did not submit them for consideration. In presenting these solutions, I have not repeated the problems, and readers should refer back to the November issue for same.

Solution of Problem One

Crosswise
Addition

241829	7285570	821087420	828614819
684391	7385043	3266900941	3274979075
29898	78247709	54801533	133079140
4387462	39172468	53110368	96670298
5687	800718107	9857431	810581225
4876389	92110872	26668073	123655334
32590877	7904221	5800999	46296097
809311	4556480900	94417009	4658991220
8543	290096	9528004412	9528303051
2154490	8907745	5138009	16200241
33072877	5598503331	1386578615	19517362403 Answer
		5598503331	
	Proof	53072877	
		19517362403 Answer	

Solution of Problem Two

115) 28.3696 (190.4	.8) 78.528
149	
1346	98.16
1341	190.4
596	
596	288.56 Answer

Solution of Problem Three

50009 persons examined	5775) \$98,340 Appropriation) \$17,028÷
34% failed to pass	5775
17000 persons failed to pass.	
50000	40590
17000	40425
33000 passed examination.	16500
33000	11530
17½% appointed	
231000	49500
32000	46100
16500	
5775.00 persons appointed	

Solution of Problem Four

On 6% bonds, an income of \$6 per hundred was realized. With proceeds of sale of 6% bonds @ 118, 4½ bonds are purchased.

\$6 per hundred = Am't realized on investment in 4½% bonds.
6% of Investment = \$ 4.50
1% of Investment = .75
190% of Investment = \$75.00 Am't invested per hundred. Answer.

Solution of Problem Five

IN ACCOUNT WITH

REED.
Cr.

CASE.
Dr.

1904					1904				
Dec. 1	To	Balance on Acct	567	85	Dec. 8	By	56,200 ft. Lumher @ \$21 per M	1180	20
5	"	11,670 Cedar Posts @ \$7 per C	816	90	12	"	Com. in Shingles	5	25
8	"	Com. on Lumher	11	80	17	"	1280 Bu. Barley @ 55c per bu.	704	
12	"	600 Bunches Shingles (250 in in each) @ \$3.50 per M	525		28	"	Sight Draft	275	
23	"	400 bbls. Lime @ \$120 per bbl.	480		28	"	Balance carried down	237	10
			2401	55				2401	55
Dec. 29	To	Balance Brought Down	237	10					



The following Civil Service Examinations were held throughout the country, during the month of December, and undoubtedly similar examinations will be held throughout January and the following months, for the Government is urgently in need of typewriter operators and stenographers and typewriters as well as clerks, bookkeepers, and accountants. Any one who is interested in any of these examinations should get into touch with the U. S. Civil Service Commission, at once.

December 12, Editorial Clerk, Departmental Service, Washington, D. C., salary \$1200 to \$1600.

December 14, Clerk with Knowledge of Stenography or Typewriting, Departmental Service, salary \$900 to \$1200.

December 29, Bookkeeper and Accountant, Assistant Bookkeeper and Accountant, and Auditing Clerk, grades one and two, (male and female), salary \$1200 to \$1800.

In addition to this, the Commission held examinations every Tuesday for Stenographers and Typewriters in the Field Service. The U. S. Civil Service Commission recently announced that, owing to the present emergency and the urgent need for eligibles, examinations for Bookkeeper-typewriter and Clerk-bookkeeper, for both men and women, will be held each Tuesday until further notice. Vacancies in the Departmental Service, Washington, D. C., at \$1000 a year, or higher or lower salaries, will be filled from these examinations unless it is found in the interest of the service to fill vacancies by re-instatement, transfer, or promotion.

For the first time in the history of the United States Government, citizens of a foreign country are now admitted to Civil Service Examinations for Stenographers and Typewriters. On November 8, the Commission made the following announcement:

"The United States Civil Service Commission announces that, in view of the difficulty in meeting the needs of the service for Typewriters, and Stenographers and Typewriters, and until further notice, subjects of countries allied with the United States will be admitted to these examinations, provided they are otherwise qualified. Such persons may not be certified for appointment, however, so long as there are United States citizens on the eligible lists."

The United States Government has also announced examinations for Clerks, qualified in Business Administration, (male), paying a salary of \$1200 to \$1500 and for Schedule Clerks, (male and female), paying a salary of \$1400 to \$1600.

For both of these examinations, applications will be received at any time until further notice.

As these examinations have been running for several months without securing a sufficient number of eligibles, qualified persons are urged to apply.

Applicants for these examinations are not required to report for exami-

nation at any place, but are rated on their education and experience, as shown by the statements in the applications and corroborative evidence. Applicants must have reached their 21st birthday on the date of making oath to the application.

Commercial Schools and Commercial Instructors can do no more patriotic work than to train and encourage students to enter these examinations and accept appointments in the Government Service. It is undoubtedly as important that these positions be filled as it is for the ranks in the field to be filled. The Civil Service Commission has announced, time and again, during the past six months, that:

"Those who have not the required training are encouraged to undergo instruction at once."

This sentence is worth more to the private commercial school man, in an advertising sense, than a full page in his local newspaper. When the United States Government actually makes a statement encouraging young people to enter into training in the commercial subjects, it is certainly more impressive than anything else that might be said or done.

I have received many inquiries from readers of this magazine during the past month and have attempted to answer each one of them as promptly as possible. I shall welcome correspondence from any reader of the magazine during the coming months and am pleased, indeed, to be able to aid any one if I can.

THE NEW YORK COMMERCIAL TEACHERS' SECTION

The annual meeting of the Commercial Section of the New York State Teachers' Association was held at the Technical High School, Syracuse, New York, November 26, 1917.

Tuesday Morning, Nov. 26

The acting chairman, Mr. Wallace E. Bartholomew, called the meeting to order and introduced the speakers of the morning.

The first paper, "Some Ways by Which the Teaching of Commercial Subjects can be Vitalized and Motivated," was given by Mr. C. O. Thompson, of Mt. Vernon, N. Y. Mr. Thompson held that teachers, in order to motivate their work, must identify themselves with actual business and business practices; must train pupils as best they can for living by bringing the atmosphere of business into the schoolroom, and must realize that their mission is one of service. Several valuable suggestions for motivating work in different subjects were made.

The second speaker, Professor Frederick W. Roman, of Syracuse University, gave a most interesting and sincere talk on "Vocational Training for War." Working on the assumption that the present war is a commercial war he brought forth some rather unique philosophy. He maintained that American people must make a study of commercial

conditions in order to co-ordinate commercial functions and to harmonize activities without interruption of the nation as a whole. It is the duty, he claimed, of the commercial teachers to meet, not only the needs of a community, but, in a larger sense, of the whole world in order to keep the community in equilibrium. To accomplish this courses must be introduced which will harmonize with some correct world philosophy, for instance: "Citizenship" from the commercial standpoint. Work must be organized on a basis of efficiency, of saving and of justice and, above all, we should take cognizance of national bookkeeping of the world's resources in order to do away with the present using of these resources for purposes which tend to harm rather than help a nation. Tobacco raising and the raising of crops for liquor, were given as examples of not only wasted resources, but of land, labor and transportation facilities wasted.

The last speaker of the morning was Mr. G. M. York, Head of the Department of Business Administration, State College for Teachers, Albany, N. Y. His paper was on "The Training of Commercial Teachers in the State College for Teachers." The object of the course was given, methods used and what the course accomplished.

The afternoon session was opened by a very instructive paper on "Co-operative Work in Commercial Subjects," by Mr. C. M. Smith, Co-ordinator, Department of Education, N. Y. City.

Through a brief survey of the development of commercial education during the past two or three decades, Mr. Smith showed us how co-operative education was the logical outcome of this development. He explained how the different departments of work are open to the pupils for actual experience as soon as they are ready, and used as one illustration the opportunities afforded by the department store in the many different departments of work.

The chief value of the co-operative course lies in the fact that it fits our commercial boys and girls of today more nearly for the service that the average business man demands.

The remainder of the afternoon session was devoted to Round Table Conferences. The following questions were discussed:

1. What topics should be taught in advanced bookkeeping.
2. The columnar cashbook.
3. Teaching of percentage.
4. How technique of operating in typewriting may be secured.
5. Suggestions for making Short-hand interesting.

The following officers were elected for the ensuing years: President, Mr. G. M. York, Albany, N. Y.; Vice President, Mrs. Martha J. Baldwin, Corning, N. Y.

Short Business Meeting.
Adjournment.

J. LOUISE ANGELL, Secy.



Program of the Pittsburgh Educational Conferences of the Upper Ohio Valley Educational Associations :: :: ::

EDUCATIONAL CONFERENCES

Held Friday at Syria Mosque and Saturday at University of Pittsburgh and Schenley High School

Nov. 30th and Dec. 1st, 1917

A Conference of Colleges and Normal Schools, Associations of Secondary Schools, Elementary Schools and Kindergartens of the Upper Ohio Valley Classical Association of Pittsburgh and Vicinity.

GENERAL PROGRAM

The Upper Ohio Valley Educational Association met Friday and Saturday after Thanksgiving. The first session was held Friday afternoon at 2:30, Syria Mosque.

The following is the program of the General Sessions:

Friday Afternoon, 2:30

Reports of Committees.

The Place of Scientific Measurement in Education — Dr. G. D. Strayer, of Columbia University. Non-Promotion—Dr. C. H. Judd, of Chicago University.

Friday, 6 P. M., Dinner at Syria Mosque, \$1.25. Entertainment by the Schoolmen's Unity and Uxoriety Clubs.

Friday Evening, 8:15, Syria Mosque. Individual Differences Revealed by Scientific Measurement — Dr. G. D. Strayer.

Measurements in Reading — Dr. C. H. Judd.

Saturday, 12:30 P. M., Luncheon, Schenley High School, 50c. Speakers: Dr. Judd and Dr. Strayer.

SECTIONAL MEETINGS

Saturday Morning, 9:30-12:30

Administration Section

Room 212 and 112 Schenley High School

Chairman, Mr. Carman Johnson, Fifth Avenue High School

Secretary, H. J. Stockton, Johnstown High School

9:30-10:30 — Administration of Measurements from the Standpoint of the Administrator. To be introduced in a general way by Dr. Strayer.

10:30-11:30 — Standards of Measurements at work in a Scholo System.

(a) How to convince the Board and the Public of the Need and Value of the Measurements—Supt. Tanger, Homestead.

(b) How to Approach the Teachers and get their Co-operation.—Supt. Ade, Johnstown.

(c) Selection of Fields for Measurement.—Assistant Supt. Lowe, of Allegheny County.

(d) Procedure, Time, and Round-up of Measurements.—Supt. Bush, Erie.

11:30 A. M.-12:30 P. M.—Standards of Measurements for Selecting, Promoting, Compensating, and Retiring Teachers.

(a) Selecting Teachers.—Supt. Davidson, Pittsburgh.

(b) Promoting Teachers. — Supt. Marsh, Scottdale.

(c) Compensating Teachers.—Supt. Hilborn, Coraopolis.

(d) Retiring Teachers.—Prof. Sies, School of Education, University of Pittsburgh.

Biology Section

Room 110 Thaw Hall, U. of P.

Chairman, W. W. D. Sones, Schenley High School

Secretary, Miss Marguerite Elliott, Allegheny High School

1. Ability of Pupils of High School Grade as Determined by Tests.—Miss Ruth Hogan, Schenley High School.

2. Methods of Determining Intellectual Ability.—Dr. G. C. Basset, University of Pittsburgh.

3. Round Table Discussion.

Classical Association of Pittsburgh and Vicinity

Room 107 Thaw Hall, U. of P.

Chairman, Professor R. B. English, Washington and Jefferson College

Secretary, Professor Evan T. Sage, University of Pittsburgh.

9:30—Business Meeting.

9:50—Some Experiments in Vocabulary Building, Peabody Word Tests, Mr. Norman E. Henry, Peabody High School.

10:30—The Birds in Latin Poetry—A Literary Appreciation. Miss Florence K. Root, Pennsylvania College for Women.

11:00—Joint Session with the Modern Language Section. Recent Adjustments in Language Teaching. Dr. C. H. Judd.

Colleges and Normal Schools Section

Friday, 9 A. M., Syria Mosque.

Superintendent Davidson invites attendance at the Institute of the Teachers of the Pittsburgh Public Schools.

Friday Noon.

College and Normal School Luncheon at the University Club.

Academic Success and Life—Arthur Holmes, Dean of Pennsylvania State College.

Discussion—John A. H. Keith, Principal of Indiana State Normal School.

Friday, 2:30 P. M.

General Session. Addresses by Professors Judd and Strayer.

Friday Evening.

General Session. Dinner and Entertainment by the Schoolmen's, Unity, and Uxoriety Clubs. Addresses by Professors Judd and Strayer.

Room 204 State Hall, U. of P.

Saturday, 9:30 A. M.

F. W. Henitt, Chairman, President of Washington and Jefferson College

(a) Some Problems to be Measured and Methods of Measuring Them.—J. Linwood Eisenberg, Principal of Slippery Rock State Normal.

Discussion, Herbert P. Houghton, President of Waynesburg College.

(b) Can Special Ability be Measured?—J. B. Miner, Professor Psychology and Education, Carnegie Institute of Technology.

Discussion, C. R. Dooley, Manager of Education Department, Westinghouse Electric and Manufacturing Co.

Report — Professors G. C. Basset and F. A. C. Perrin, University of Texas.

Saturday Noon.

General Session. Luncheon. Addresses by Professors Judd and Strayer.

Commercial Section

Room 304 State Hall, U. of P.

Chairman, Prof. Ira G. Flocken, University of Pittsburgh

Secretary, Prof. A. W. Wilhoite, Westinghouse High School

1. Standards of Measurement of Ability in Commercial Courses. (5 minutes allotted to each speaker.)



- (a) Shorthand—Anna Schade, Latrobe High School.
- (b) Typewriting—Elizabeth Jevon, Schenley High School.
- (c) Business English—R. G. Walters, Aspinwall High School.
- (d) Commercial Spelling—Maud Woods, Technical High School, McKeesport.
- (e) Commercial Law—J. E. Fancher, Peabody High School.
- (f) Commercial Geography.—G. P. Eckels, Westinghouse High School.
- (g) Commercial Arithmetic.—C. W. Annable, South High School.
- (h) Bookkeeping.—W. F. Baird, Business High School.
- 2. Discussion.
- 3. Why People Fail in Business.—A. D. Salee, R. C. Dunn & Co., Pittsburgh.

Elementary Grades Section

Chairman, Prof. S. H. Replogle, Asst. County Superintendent

Secretary, Miss Helen Porter, Mary J. Cowley School.

Saturday Morning

Schenley High School Library

9:30-10:30—Measurement of Arithmetic and Algebra—Dr. Judd (with Mathematics Section).

10:30-11:00—Business Meeting. Selection of subject for study.

Schenley High School Auditorium

11:00-12:00—Measurement of English Composition—Dr. Strayer, (with English and Kindergarten Sections).

Elementary School Principals and Supervisors Section

Schenley High School 212

Chairman, J. A. Hollinger, Principal Holmes Swan,

Secretary, Miss Grace Swan, Mary J. Cowley School

9:30—Joint Meeting with the Department of Administration. Subject: Administering Standards from the point of view of the Administrator. Dr. G. D. Strayer.

10:30—Standards of Attainment in Music in each of the eight years in the Elementary School, and Methods of Measuring these Attainments.—Will Earhart, Director of Music, Pittsburgh.

11:30—The Application of Standards Now in Use.—Superintendent Landis Tanger, Homestead.

English Section

Schenley High School 312

Chairman, Dr. Mary Sullivan, Schenley High School

Secretary, Prof. E. A. Cummings, Crafton High School

9:30-11:00—Standards in English Composition.

(a) Dr. Beardsley Ruml, Carnegie Institute of Technology.

(b) Miss Clara A. Scott, South Hills High School.

11:00-12:00—Measurements in English Composition—Dr. G. D. Strayer.

Fine, Industrial, and Household Arts Section

Room 200 Thaw Hall, U. of P.

Chairman, Professor Frederic C. Clatter, University of Pittsburgh

Secretary, Professor S. W. Bishop, Fifth Ave. High School

1. Can Esthetic Taste be Tested?—Mr. Walter N. Clapp, Instructor of Craft Work, Schenley High School.

2. Standards of Measurements in Industrial Arts.—Professor L. L. Thurston, Carnegie Institute of Technology.

3. Discussion of Tests and Measurements in Household Arts.

Discussion.

History Section

Room 109, Schenley High School

Chairman, Miss Mary McArdle, Latimer Junior High School

1. Standardization in History.—Mr. G. O. Moore, Erie High School.

2. An Experiment in the Open Textbook Method in History.—Mr. C. C. Green, Beaver Falls.

Kindergarten Primary Section

Schenley High School Auditorium

Chairman, Miss Ada Van Stone Harris, South School

Secretary, Miss Mary J. Cooper, Johnstown

1. The Importance of a Standard for Measuring the Vocabulary of Little Children.

(a) The Influence of the School Subjects on Vocabularies.

(b) The Influence of the Expressive Activities on Vocabularies.

Leaders: Miss Ellen Ruth Boyce, Director of Kindergartens, Pittsburgh; Miss Mary J. Cooper, Supervisor of Primary Grades, Johnstown; Miss Miriam Van Campen, School of Childhood, University of Pittsburgh; Miss Elodie Carlin, Principal of Schaeffer School, Chartiers Township, Allegheny County; Miss Sara Jones, Assistant Superintendent of Schools, Cambria County.

Discussion from the floor.

2. Standards for Measuring the Intellectual Ability of Children under Ten Years of Age, their Use and Value to the Kindergarten and Primary Teacher.

Leaders: Dr. G. C. Basset, Director of Psychological Clinic, University of Pittsburgh; Dr. J. M. Fetterman, Director of Psychological Clinic, Pittsburgh.

Discussion from the floor.

3. Address before joint session of High School English Department and Upper Elementary Grades and Kindergarten Primary Sections. Time, 11 A. M.

The Measurement of English Composition.—Dr. George D. Strayer.

Mathematics Section

Schenley High School Library

Chairman, H. E. Robinson, Westinghouse High School

Secretary, Miss Jeannette Brownlee, Pennsylvania College for Women

9:30-10:30—Joint Meeting of the Elementary Grades Sections with the Pittsburgh Section of the Association of Teachers of Mathematics in the Middle States and Maryland.

Address—Standards of Measurement of Ability in Arithmetic and Algebra. Dr. Judd.

11:40-12:00—Joint meeting of Teachers of Mathematics in the Middle States and Maryland with the Mathematics Section of Secondary Schools.

Address: Standards of Measurement of Ability in Secondary School Mathematics. R. H. Henderson, Schenley High School.

Discussion.

Modern Language Section

Room 201 Thaw Hall, U. of P.

Chairman, Professor J. F. L. Raschen, University of Pittsburgh

Secretary, Miss Christine Alberti, Allegheny High School

9:30-11:00.

Teaching the French Irregular Verbs.—Dr. W. O. Farnsworth, University of Pittsburgh.

How to Keep a Note-Book.—Miss Stella M. Stein, South High School.

Teaching Spanish in the High Schools.—Miss Mary H. Morgan, Peabody High School.

Modern Languages in the Junior High Schools.—Miss Frances Foulke, Latimer Junior High School.

11:00-12:00—Joint Session with Classical Section in Room 107 Thaw Hall, U. of P. Recent Adjustments in Language Teaching.—Dr. C. H. Judd.

Physical Science Section

Room 105 Thaw Hall, U. of P.

Chairman, Fred G. Masters, Fifth Avenue High School

Secretary, Bruce P. Cobahng, Riverside High School

1. Re-organization of the Science Curriculum in the Secondary Schools.—Dr. C. N. Wenrich, University of Pittsburgh; Mr. D. E. Miller, South High School.

2. Ideas concerning the Practicability and value of Measurement of Ability in General Science.—Mr. W. J. Miller, Schenley High School.

Discussion: Mr. C. E. Baer, New Castle High School.

3. The Purpose and Method of Experimental Work in Physics.—Professor Herbert W. Harmon, Grove City College.



Officers for 1917-1918

President—Edward Rynearson, Fifth Ave. High School.

1st Vice President—H. M. Merritt, Ben Avon High School.

2nd Vice President—C. B. Robertson, University of Pittsburgh.

3rd Vice President—F. C. Steltz, Braddock.

Recording Secretary—Catherine Ullery, Johnstown.

Corresponding Secretary—Fred L. Homer, Schenley High School.

Treasurer—J. H. Bortz, South High School.

FEDERAL BOARD FOR VOCATIONAL EDUCATION

Ouray Building, Washington, D. C.
C. A. Prosser, Director

"The war has fortunately brought home to the country both our need for vocationally trained men and women and our lack of facilities for training men and women vocationally," declares the Federal Board for Vocational Education in its first annual report to Congress, made public today. "The war had, so to speak, found the United States vocationally unprepared."

In the four months since its organization the Federal Board records the following steps of progress:

Acceptance of the vocational education act by 46 of the 48 states.

Approval of plans for vocational educational systems for 22 States, involving an expenditure this year of more than \$850,000 of Federal money and at least an equal amount of State money.

Regionalizing of the United States for administrative purposes and establishing working relations with State school officials.

Publication of a statement of policies.

Establishment of more than 50 night classes to train radio and buzzer operators for the United States Army, with an enrollment of more than 3,000, and still growing rapidly.

Working out a system of vocational training for the Quartermaster's Corps, the Engineer Corps, and the United States Shipping Board.

"By far the most important event of the twelve months just passed in vocational education," declares the report, "was the passage of the Smith-Hughes Act. This event has marked the beginning of a new era in vocational education in the United States. From now on vocational education is a matter to which the energies of both State and Federal governments will be directed. Its establishment means much for the defense as well as for the prosperity of the people of the country. It means an immediate extension of our secondary public school system so as to furnish practical education for the wage-earning employments. It means, furthermore, that this extension will be carefully planned and ordered. It means an end to haphazard extension

of vocational education. It means that a program can be agreed upon and can be developed progressively from year to year."

EXPORTATION OF DOMESTIC ANILINE COLORS

Notwithstanding the constantly increasing demands of the domestic market and the handicap caused by munition manufacturers drawing more and more largely on the available supply of toluol and other coal-tar derivatives vitally essential as raw material for the dyestuff industry, exports of aniline colors during September show a gain over the preceding month of \$66,800, or 21.9 per cent, according to a statement issued today by the Bureau of Foreign and Domestic Commerce, of the Department of Commerce. September exports by Customs Districts indicated that \$261,454, or over two-thirds the total value of all aniline colors shipped abroad, passed through New York; \$47,913 through the Massachusetts District; \$6,515 through the West Coast Districts, \$1,630 across our Mexican border, and the remainder through districts adjacent to Canada.

The total exportation of aniline colors for the first quarter of the current fiscal year amounted to \$1,173,439, of which \$497,106 worth was shipped in July, distributed among 21 foreign countries; \$304,768 in August to 21 countries; and \$371,565 in September to 17 countries—or an average monthly exportation of \$391,146 for the first quarter in which aniline dyes are shown separately in the statistical classification.

England is our best customer so far, having taken \$195,195 of the aniline colors exported during the quarter ending September 30, 1917, followed by British India, with \$184,967; Canada, \$161,581; Spain, \$105,504; France, \$86,379; Japan, \$80,073; Mexico, \$75,353; Italy, \$67,484, and other countries with less extensive purchases.

It is worthy of note that the United States is the only country which has succeeded in establishing, since the war began, a successful dyestuff industry capable of meeting not only the color requirements of its domestic manufacturers of textiles, paper, paints, and pigments, leather, straw, inks, stains, varnishes, waxes, etc., but of exporting considerable quantities to our allies and neutral countries.

Using the quarterly figures as a basis for the estimate, we are now exporting our surplus production of aniline colors at the rate of \$4,693,756 annually, or practically twice the value of our entire domestic production for the fiscal year 1914, which amounted to \$2,470,096. This refers to values only, which are, of course, much higher comparatively at the present time.

These figures of production and exportation apply to the coal-tar dyes only, and take no account of our equally well developed trade in log-wood extract, orange orange, and other vegetable colors.

HIGH SCHOOL COMMERCIAL TEACHERS' ASSOCIATION OF NEW JERSEY

Plainfield, N. J., Nov. 9, 1917
The Business Educator,
Cor. High and Long Sts.,
Columbus, Ohio.

Gentlemen:

Below you will find an account of the Annual Convention of the High School Commercial Teachers' Association of New Jersey, held in Paterson, Saturday, November 3. The Executive Committee would appreciate you placing this notice in your current issue, if convenient.

Yours very truly,

J. C. EVANS.

The High School Commercial Teachers' Association of New Jersey held its annual convention in Paterson Saturday, November 3. The meeting was called to order at 10:30 o'clock by the President, Earl Tharp, of East Side High School, Newark. John R. Wilson, Superintendent of Schools, Paterson, delivered the address of welcome. C. D. Clarkson, Director of Commercial Education in the State Normal School, Trenton, gave an account of the work in Commercial Education being done by that Institution. Horace G. Healey, of the Evander Childs High School, New York City, spoke on "Current Phases of Commercial Education." The subject of Gould L. Harris's address was "Opportunities for Young Men in Accounting." Prof. Harris is instructor in Cost Accounting, New York University.

A resolution was passed endorsing the work of the State Normal School at Trenton. Another resolution was adopted asking the State University of New Jersey (Rutger's College) to establish a school of Commerce and Finance to train New Jersey's young men for the profession of business.

The following officers were elected for the ensuing year: President, John C. Evans, Plainfield High School, Plainfield; Vice President, H. E. Owen, Passaic; Secretary, E. L. Outwin, Dickinson High School, Jersey City; Executive Committee, C. O. Weeks, Central High School, Newark; Bertha R. Owen, High School, Camden. The Association will meet next year in Trenton.

Have you ever received a better number of a commercial teacher's periodical than this? Look it over and through. Then contribute something out of your own experience. It takes numbers to win battles in any line. We want you to realize that others are as anxious to hear from you as you are to hear from them. And we want you to recognize the fact that your own experiences are as valuable as those of others. Modesty and merit are bound companions—that's why we need you.



Commercial Club of the Department of Business Administration in the Dakota Wesleyan University, Mitchell, S. D., communications concerning which appeared on pages 17 and 20 of the December number of the B. E.

THE ONLOOKER

(Continued from page 22)

The only man who can safely criticize others in the organization is the one who is perfect himself, and there was only one perfect Man, which is another way of stating that modern business has no time for the knocker or perpetual fault finder. When we begin to undermine the honest efforts of our associates, we reverse our own powers and begin to go backwards.

For the past year it has been the writer's personal misfortune to come into frequent contact with a department manager in a business house who criticizes his associates constantly. This man knocks them all, from the general manager down, and tries to enlist sympathy as he talks. I recognized the Samson type, after a very few words, and awaited my opportunity to sling some hot shot. At last the time came. He was criticizing a decision of the G. M. in no uncertain fashion.

Turning to him, I said: "Look here, you and I had better come to a thorough understanding right here. I hate a knocker. Every time I see one—snakes and dirt and all kinds of repulsive things come before me, because a knocker, in my opinion, is a combination of all the dirty things of the world rolled together. If I have made myself sufficiently plain, I don't need to say any more. You were knocking the general manager. If you had his brains and ability you'd probably be the G. M., but you haven't. So don't try to run his job for him or to make me a knocker like yourself."

Every man has met this type of individual.

Perhaps you have one associated with you and are feeling downcast because of his presence and influence. Face about, old timer, steer your own course. Elbert Hubbard had it right when he wrote:

"It matters not how straight the gate,
How charged with punishment the
scroll;

I am the master of my fate,
I am the Captain of my Soul."

After all, what does it matter, really, what others think, provided we know we are right.

Your house has quite enough to engage its attention with problems that are constantly arising, without bothering about things that can't be mended or conditions fancied wrong by a knocker.

The successful men are the ones who are taking care of the things within the spheres of their duty, and not bothering about those matters that do not concern them.

The knocker is bad enough, but his friends who stand around in foolish little cliques encouraging him are even more traitorous. For he, at least, has the courage of his convictions.

I remember hearing a world famous salesman relate how he secured the business of a certain house that had for years remained obdurate to the arguments of his concern.

He said: "When I called to see Mr. — I was given a rather cold reception. As this was what I had been told to expect, I was not discouraged. I kept calling on him, determined that finally I would win him over. About the time of my third visit he surprised me by saying, 'I

need some goods today; if you have what I want you'll get an order.'

"When he had told me what he needed, he said, 'Do you know why you are getting this?'

"I told him that I supposed it was because I came in just when he needed what I had to sell.

"Well," he said, 'that is only part of the reason.

"The first time you called here, I told you with what house I placed most of my business, and you spoke so highly of them that I thought if ever I gave you a chance you'd be sure to give me a square deal.'

"I never was a knocker before that," concluded the salesman, "but after that incident I decided never to be one."

The petty incidents and misunderstandings of daily business life are often apt to upset the perfect mechanism of the organization. If only we sometimes knew how much tact, diplomacy and forbearance contribute toward our happiness and success in life we would use them more. A kind word or thoughtful silence, a boost instead of a knock, contribute toward smoothing out the business roadway, and make it easier for others to travel over it.

Theodore Roosevelt wrote the following in one of his messages to Congress that covers the entire thought: "Science in business is advanced as never before. No one of us can make the world move on very far, but it moves only when each one of a very large number does his duty. Our duty is not in doing what we think is best, or what is best for ourselves, but in doing what is best for the common good of all."



Miss Dorothy Goodwin, of Osceola, Wis., is a new commercial teacher in the El Dorado, Kansas, High School. **The James Millikin University**, Decatur, Illinois, has a new commercial teacher in the person of E. E. Barrington, of Nelson, Nebraska.

Arthur T. Burke, of the Ansonia, Conn., High School, has accepted service with the Government at Washington, and his position has been filled by the appointment of Miss Helen Bronson.

Mr. W. M. Cutchin, for ten years a valued teacher in the Sadler School, Baltimore, has offered his skill to the service of Uncle Sam, and is employed in Washington.

Miss Emma Kerbs, of Silver Lake, N. Y., is teaching commercial branches in the Oneida, N. Y., High School.

Miss Ethel Smith, of Dayton, Ohio, is a new assistant commercial teacher in the New Castle, Pa., High School.

Mr. Harold Riggs, who for several years has been an assistant commercial teacher in the Utica Free Academy, Utica, N. Y., has been made head of the commercial department of the Troy, N. Y., High School.

Miss E. E. Green, Chattanooga, Tenn., is a new shorthand teacher in the Edmondson School of Business there.

Miss Alice G. Carr, who had charge of the commercial work in the Monroe, N. Y., High School last year, has taken a similar position in the Warren, Mass., High School, and Miss Fern Bronson, of Albany, fills Miss Carr's position at Monroe.

Mr. Jay W. Miller, last year with the Dakota Wesleyan University, now is at the head of the commercial work of the Menomonie, Wis., High School.

Miss Margaret Barry, of Stoughton, Mass., is a new teacher in the Magnus School, Providence, R. I.

Miss Helen Beckett, of Atlantic City, is a new teacher in the Heffley School, Brooklyn, N. Y.

Miss Mary E. Cope is an assistant in the commercial work of the Mt. Carmel, Pa., High School.

Miss Violet Ackroyd, who has been teaching penmanship in the Winthrop, Mass., High School, has taken similar work in the Malden, Mass., High School.

Miss Marian Rossiter is a new commercial teacher in the St. Johnsville, N. Y., High School.

Mr. Charles H. Spohn and **Miss Marguerite Ten Eyck** are new commercial teachers in the Batavia, N. Y., High School.

Miss Gladys R. Lynch, of Milford, Mass., is an assistant shorthand teacher in the Sherman Business School, Mt. Vernon, N. Y.

Miss Lora M. Drake, of Grundy Center, Iowa, is teaching commercial branches in the Monmouth, Ill., High School.

Miss Jennie Strawman has charge of the commercial work of the Pasco, Wash., High School this year.

Miss Mary McMahan follows Mr. G. G. Gudmundson as teacher of book-keeping and related work, in the Boone, Iowa, High School.

Mr. F. T. Hinkle, **Mr. O. J. Penrose** and **Miss Anita Wilhelm** are new teachers in the Douglas Business College, Charleroi, Pa.

Miss Emma Hagenstein has been appointed head of the commercial work of Tilford Academy, Vinton, Iowa.

Miss Katherine Ross, who has been teaching in the Malden, Mass., High School, has been appointed to the Boston Clerical School, under the principalship of the well-known penman and commercial teacher, R. G. Laird.

H. C. Brown, formerly of Mason City, Iowa, is now in charge of the penmanship and commercial department of Rasmussen Practical Business School, St. Paul, Minn.

AMERICAN EXPORTS AGAIN SOARING

American exports made a great gain in October, reaching a total value of \$342,000,000. This is an increase of \$86,000,000 over September, according to a statement made public by the Bureau of Foreign and Domestic Commerce, of the Department of Commerce. The exports for the ten months ended with October of this year amounted to \$3,149,000,000, as against \$4,443,000,000 for the corresponding period last year.

October imports are placed at \$221,000,000, a falling off of \$15,000,000 compared with September. For the ten-month period ended with October the imports into the United States were valued at \$2,504,000,000, as compared with \$2,010,000,000 for the first ten months of 1916. Seventy-six per cent of the October imports entered free of duty.

Gold imports in October amounted to only \$4,000,000, while exports totaled \$11,000,000. For the ten months ended with October gold imports amounted to \$532,000,000, against \$480,000,000 for a similar period in 1916. Exports of gold, on the other hand, were valued at \$360,000,000, as compared with \$101,000,000 for the first ten months of 1916.

Silver imports amounted to \$5,000,000 in October and to \$38,000,000 for the ten months ended with that month, while the exports of silver were valued at \$7,000,000 for the single month and at \$69,000,000 for the ten-month period.

LAW

(Continued from page 23)

practice economy of time as well as money and strive to hasten the time when they are earning the much needed money. This condition promotes industrious study.

Many of the pupils in high school have never shouldered any real responsibility and as tuition and books are free, they often attend high

school for several reasons. Some attend because their parents insist, some because they have nothing else to do, some to have a good time, while some attend high school for a real purpose.

If this subject is taught the fourth year, most of the purposeless pupils will be gone, as they drop out during the first two years. Now it will not be necessary for the teacher to employ the variety of teaching methods employed in business college and the teacher can soon determine by a study of the pupils of his class just which plan will best secure his purpose and produce the desired results. If the pupils are studious much good will come from the use of the text book and recitations. If they do not study well the teacher may do much to create interest by well prepared class talks, being careful to keep enough spice in his presentation to create an interest and to appeal to all the pupils, remembering of course that too much humor destroys the dignity necessary in the classroom.

As the doctor does not prescribe until he has diagnosed the disease, neither should the teacher prescribe a system until he has diagnosed the weaknesses in his class and the individual pupil.

TWO IMPORTANT QUESTIONS ANSWERED

(Continued from page 20)

and excellent candidates have not been placed through lack of proper positions for which to nominate them. Particularly has this been true with regard to commercial positions. The reason for this condition is not far to seek. The work is new, and hence but little known, but if each reader of this will consider himself a committee of one on publicity, he will aid in increasing the volume of its business to such an extent that it will become the success intended. As stated, it must have candidates with which to fill its vacancies, and vacancies in which its registrants can be placed. In both respects it must depend upon the procession, and surely school men and women should be eager to lend their active support to an institution whose success means so much to their welfare.

The interested reader can obtain further information, or application and vacancy report blanks by communicating with the Teachers and Professional Service Division, U. S. Employment Service, 845 South Wabash Avenue, Chicago, Illinois. Applicants for registration should indicate in their letter the kind of blank desired. Commercial school or "business college" teachers should use the "Elementary and Secondary" blank.

"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A Modern Colossus of Rhodes

A Paragraph From a Will: "I admire the grandeur and loneliness of the Matopos in Rhodesia, and therefore I desire to be buried in the Matopos on the hill, which I used to visit and which I called, 'The View of the World' in a square to be cut in the rock on the hill, covered with a plain brass plate with these words thereon:

"Here lies the remains of John Cecil Rhodes."

At the extreme summit of a bare, rocky hill, surrounded by giant boulders, lies this rock-hewn grave, in what was once the heart of the African wilderness. The Matopos is a range of rocky hills in South Africa—a riot of hills encircling a rarely beautiful valley—where birds of gorgeous plumage, flitted from branch to branch, of the luxuriant African trees; where flowers of gorgeous hue, encrimsoned and spangled with violet, gold and purple the rich green of the lush grass; where at night the deep roar of the lion made the air tremble; where the laugh of the hyena and the yelp of the jackal, following the great king of cats, was heard throughout the night, with the chattering of monkeys and the loud, long trumpeting of wild elephants tramping down to the watering place. It was here that the man, who had given to England and brought under the sway of civilization, a territory as great as the British Isles, France, Germany, Austria, Italy and Spain, chose his lonely grave.

The Story of a Modern Colossus.

I am telling you this month, the story of Cecil John Rhodes, a modern colossus of men, and it is very fitting that I should tell it to young Americans, for probably nearly one hundred young men of this country are enjoying a two-year post graduate course at Oxford University at the expense of this remarkable man, who provided in his will for two years at Oxford for two college graduates from each state and territory of the United States, as well as from every British Colony in the world. He gave to these young men an income of about \$1,500 a year while they were taking this two year course, for it was the dream of this giant among men, that there should be a great unification of all the English speaking races of the world.

In the lurid light of the terrible world conflagration that is now lighting the pages of history with sinister glare and encrimsoning the waters of all the earth with blood, it looks as if Rhodes' dream might indeed come true; for the bulldog English, the wild Irish, the dour Scot, the powerful Canadian, the long limbed Anzac and the lean, swift moving Yankee, are all fighting together as allies in this great day of struggle.

Early Life

Cecil John Rhodes was the son of a clergyman, a man of wealth and refinement. He had eleven children, nine of them sons. Two of them died when they were little and the father called the others the seven angels, though the hero of my story was not always of angelic disposition. Young Rhodes was a delicate child. He was threatened with consumption and there was something the matter with the valves of his heart, and the doctors said it would kill him if he went to college. So the father had a private tutor for him, and when he was about 17 years old, he sent him to Natal in South Africa, where his brother was engaged in cotton planting and there the boy recovered some measure of health, when in 1869 the world was awakened by the news of great diamond discoveries in what is known as the Transvaal in South Africa.

Something About Diamonds

The diamond is a very pretty stone as you see it sparkling on the engagement finger of a young woman, or flashing from a Lavellier at her throat, or gleaming in her more or less small and shell shaped ears. When I was a youngster, diamonds were very rare, but now, a girl in this country does not consider that she is properly engaged, unless she has a diamond ring as big as a locomotive head light, or a little smaller. Diamonds are good investments too, for you can always turn them into cash at a moments notice by taking them to your uncle Isaac who hangs three gilt balls in front of his place of business. The diamond, pure white, slightly tinged with blue, rose, or yellow, is the most precious of jewels below the size of five carats, but a big ruby is worth more than a big diamond. Rubies and diamonds emeralds and sapphire are really all the same thing, only a little difference in the coloring matter. And there is also the black diamond rare and common. The black diamond, rare, is sometimes set around pearls, or as a fancy pin for a white tie. The black diamond, common, is not very common just now, Uncle Sam is using so much of it. But your father will probably be able to get a few tons of them to keep you warm this winter, for the diamond and anthracite coal are chemically exactly the same thing both pure carbon and much money has been spent trying to make artificial diamonds from coal.

Until about 1870 most of the diamonds of the world came from Brazil or from the Orient, but about this time a shepherd in the Transvaal, or Boer settlement, of South Africa, saw what he thought was a rather bright quartz crystal, sparkling among the shift, or loose stone of a dry water course. He picked it up and when he went home, gave it to his boss, and the boss took it in to a city jeweler and it proved to be a diamond, weighing 83 karats, about as big as a small hen's egg, and the jeweler said it was worth a thousand pounds, \$5,000. I suppose the shepherd boy got a bottle of "square face" gin and a bag of shag tobacco for it. Of course everybody went out to that water course and they found a lot more diamonds, and then the news of the much richer diamond discovery at Kimberly reached the Rhodes brothers in Natal, and nothing would do, but that young Cecil must start for the diggings and he did so, in an ox cart, trekking 400 miles through the land of the lion, the rhino, the hippo, the gorilla, the wild elephant and the boa-constrictor, pleasant companions all of a lonely, dark night.

The young fellow had with him a pick-axe and a shovel, a bucket, a piece of rope and a Greek grammar and Lexicon, which didn't seem just the thing to take to the diamond diggings, but young Rhodes had made up his mind that he was going to graduate at Oxford University, and he was studying, "all by his lonesome."

The Coming of the Man.

Well, he reached Kimberly, and he found there what you will always find when treasure has been discovered. "Where the carcass is, there will the eagles be also," and the vultures too, for every adventurer rushes to the diggings when gold or diamonds are found. The brave of the earth were there, and the scum of the earth too. Not many women of such as there were, the less said the better. Everybody was staking out claims and getting ready to dig. At first it was thought that the diamonds had been washed down from the hills into these loose stones of the river bed, but it didn't take long to discover that the diamonds were forced up out of the earth, not washed down from the hills. They were found embedded in the dark blue hard-pan of the earth, deep down under the surface of the Transvaal.

Each miner staked out a claim of ten feet wide and thirty feet long, and they could go to the center of the earth if they wanted to, but it was risky after you had got down thirty or forty feet, because the wall of the next fellow's claim was liable to cave in on top of you, as in thousands of cases it did. At the present time, the Kimberly Diamond Mines, where the richest deposits are found, go down more than six thousand feet into the





bosom of South Africa, and great cables haul up the earth in which are embedded in rough crystals, the precious stones which later sparkle and shine and glow with imprisoned fire. But at first each miner with perhaps a Zulu or Chinese Coolie helper filled his bucket and hauled it up on a rope and then pawed over the earth and sifted out the diamonds. Rhodes was not much of a diamond digger.* He saw that there was more money in buying and selling claims, and his powerful intellect soon noted the great possibility and necessity of combination, for he knew that if diamonds continued to be mined as they were being, they would soon be as plentiful as potatoes. But Rhodes was not the only bright man in South Africa. A London Jew, named Barnett Isaacs, a la actor, whose stage name was Barney Barnato, had formed a company and soon consolidated hundreds of claims, and Rhodes formed another combination, known as the DeBeers' Syndicate. The two were rivals. But the great Englishman was of far larger calibre than Barnato and he compelled the latter to sell out his claim to the DeBeers' Syndicate. Barnato said of Rhodes: "He is a great man. He beat me." And it was no slight task to beat the Jew.

But though there was millions in the DeBeers' Syndicate of diamond mines, there was far greater wealth than this lying hid in the dark bosom of South Africa. Gold had been discovered there in numerous water courses, where it had washed down from the hills. But geologists told Rhodes that there might be and probably were great quartz veins of rich gold-bearing ore deep down under, even the diamond beds, and so the great Englishman sent for the greatest American engineer, John Hays Hammond, and Hammond came to South Africa, and Rhodes asked him to take entire charge of his gold mining in the Rand, the Transvaal and the Orange Free States, where he had extensive surface mines. Hammond was a mining engineer and was called to all parts of the world and he hesitated to give his entire time to one enterprise. Rhodes said, "How much salary do you want?" and Hammond said \$100,000 a year and a share of the profits, and at once became Rhodes' mining manager. But surface mining was very expensive, very large sums of money had to be paid for the mining land, which was owned by numerous prospectors. Hammond told Rhodes, "If you will take up unoccupied lands and sink shafts 3,000 feet, or more down into the earth, I believe you will strike great veins of gold-bearing quartz, which may be mined for ages without exhausting the supply, but it will cost millions to sink these shafts and you may find nothing." "Of course," said Rhodes, "nothing is certain in this world except death. Get your men and go ahead with these shafts. We will sell all our surface mines, buy the cheap undeveloped mines and make or lose a big fortune."

And Hammond sent to America and got a staff of young men, who knew what it was to sink mining shafts in record time, and the way they made the dirt fly, as they bored down into the grounds, astonished the moderate moving Englishmen and the still more deliberate Boers. And they found deep down in the great South African strata the rich gold-studded veins of quartz as Hammond had predicted.

Hammond is several times a millionaire and I presume he made most of it in the mines of South Africa, which are the richest in all the history of the world. At Christmas when the year was up Hammond went to Rhodes and said: "It is customary in America to give a certain gratuity to men who have done such a tremendous piece of work as this in such record time and with such rich results." "Make out a memorandum of the amount each man should have," Hammond did it, and it called for a large amount of money, some \$250,000. He handed it to Rhodes who immediately took his pen and wrote across the paper: "Mr. Blank, naming the treasurer of the company,—make out checks for these amounts!" Why Mr. Rhodes," says Hammond, "you haven't even looked at the paper."

"I don't need to," replied Rhodes and he probably didn't for the profits of the gold mines that year had been more than ten million dollars.

A Princely Giver

You see that the king of man he was. He paid liberally, and while he was master and brooked no interference with his plans, he dealt out such firmness and justice to the savage tribes of South Africa that they had deep affection for him. They were no little black lambs, those Negroes of South Africa. The Basutos the Zulus, the Bechnanas and the savage and terrible Matabeles of old Lo Bengula, who had fifty wives besides hundreds of female slaves and who didn't think anything of ordering a few heads chopped off before breakfast if he got out of bed wrong side first.

If you want to know about these savage children of nature read the books of Rider Haggard, "She," "King Solomon's Mines," "Allan Quartermain" and others that tell of the ferocious warfare of these wild sons of the Tropic Zone.

The Zulus almost broke the British square before the machine guns wiped out that tribe. They killed the Prince Imperial of France after he left that country, following the downfall of Louis Napoleon, and it was these savage native tribes, made still more savage by the cruel treatment of the Boers that Rhodes encountered as he opened up South Africa to railroads and mining and farming and manufacturing. They had a wholesome fear of the English, for they knew the Zulus had been wiped out by the machine guns of the British army and dreaded the wrath of the

"White Queen" as they called Victoria, but they were turbulent, restless and ferocious. The Boers treated these natives with inconceivable cruelty. They thought nothing of lashing the native man or woman to death with the murderous hippopotamus hide whips that cut through skin and flesh like a red hot iron bar. Rhodes treated the natives as if they were human beings. Treated them like big children, as indeed they were, only big children. As Kipling says, speaking of the white man's burden, the savage races "half devil and half child." Rhodes was always the master, but he was a kind, considerate and just master. Hammond who knew Rhodes well, says he was the greatest man he ever knew and Hammond had met Kaiser Bill and all the other crowned heads of Europe, as well as all the leading men of North and South America.

A Man of Iron Nerve.

Just an instance or two to show his influence over the savage tribes, he was utterly devoid of fear. One of the most troublesome of these savage chiefs had killed one or two of Rhodes' miners or herdsmen on the frontier of Rhodesia.

The royal commissioner from England having heard of this, went down there to remonstrate with the African king. The old savage scornfully kept him waiting three or four days and wouldn't see him. Then Cecil Rhodes went down himself. He went there alone, scornful to take even a guard with him, and stalked into the room where this savage chief sat on a rude throne-like seat surrounded by his savage warriors, armed to the teeth. Rhodes strode into the place alone, walked up to the king and said, "Here get up out of that chair and give me a seat!" and the king did it. Then Rhodes said, "What do you mean by killing my men? Answer me at once!" and the savage old brute, cowed by the superiority of mind, over mere brute force, humbly apologized and swore that he would never meddle with another of Rhodes' men and would pay a large sum of gold and ivory for those, his bad young men had killed and Rhodes said "All right, see that you do it, if you don't you will hear from me in a way you won't like. I will wipe you and your black tribe off the face of Africa!" and he went away and left him, and the fierce old rufian kept his word and when Rhodes died he came with a great delegation of his tribe, painted in their funeral colors, and fired a salute over the grave of the ruler of South Africa. Perhaps he fired it because he was glad he was dead, but he certainly respected and feared him.

Again the Mashonas and the Matabeles, powerful and savage tribes, were up in insurrection against the English and had taken a stand in the great Matopos hills where, hidden in cave and mountain fastness, they could not easily be reached. A small force of English troops had gone



out against them, and Rhodes was very anxious to meet the chiefs, for he spoke their language well enough to be understood, and he thought it he could get them together he could induce them to lay down their arms and avoid great bloodshed for they were murdering every out living settler and miner. Finally it was agreed that the chiefs would meet Rhodes. It had been arranged that seven of Rhodes' party might attend this meeting, but that all should be unarmed, and these conditions were agreed upon on the understanding that the rebel chiefs should also carry no weapons.

The day of the meeting came. Rhodes' party included two women, and all were well mounted on horse back. The place of meeting was a lonely open space on great ridge about four miles from the fighting column of English. Fifteen or twenty native chiefs were visible when the small party of seven arrived, unarmed. But suddenly from the shrubs and bushes and rocky hollows a swarm of four or five hundred black warriors armed to the teeth sprang up and surrounded the little party. "For God's sake, keep to your horses!" shouted one of the party, and they all did except Rhodes who calmly dismounted and walked straight up to the cluster of chiefs in the midst of savage ring of warriors. Shaking his fists in the chiefs' faces, he said, "How can I trust you? You asked us to carry no guns, and you said you would not, and what do I find. Lay down those guns every one of you and put aside those knives and spears or I will not talk with you!"

The ferocious mob had come there fully intending to massacre the entire party, wavered and faltered at the fearless words of "the great white chief," as they all called Rhodes. Rhodes called up three or four of the leading chiefs and said, "Why do you permit this? You call yourself chiefs and yet you cannot command your young warriors! Do not allow them to do this! I will stand by you! Order those young men to put down those guns, or we shall go back and the war will begin again and you and your tribes will be wiped off the earth!" And the chiefs did it, and the young men laid down their guns and after ten minutes talk, loud shouts of "Inco si!" (master chief) went up from the savage horde. Rhodes had wonderful control over the savage tribe of South Africa, for he treated them as if they were human and he never lied to them. Whatever he said he would do he did, and they knew it and respected and feared him if they didn't quite love him.

Cecil Rhodes died at 49. His last words before he sank into the coma, that ended in death were, "So much to do, so little done," and yet this man had added an empire as great as all Europe, except Russia to the sway of England. He had developed and controlled the diamond output of the

world and the richest gold mines on earth, but these were small compared with the development of the great savage land of South Africa. Not far from his grave on the summit of the "View of the World," in the Matapos, is a great reservoir, holding vast quantities of water which transform an arid plain into rich and fruitful gardens. Rhodes was a vast reservoir of human energy and intelligence, which transformed a continent of cannibal savages, ignorant and brutal Boers, and rapacious treasure hunters into the new South Africa. A land of promise in place of a land of desolation. Not the least remarkable phase of this man's character, was the way he got his education. For nearly 10 years through all the tumult of the tremendous South African enterprises, the development of mines and railroads and harbors, conflict with savage tribes and business rivals and political opponents. He went back, a few months each year to the college of Oriel in the University of Oxford, and finally graduated. And the only title Rhodes ever would accept—he was no Sir Cecil—was his degree from the college of Oriel in the University of Oxford. His enemies called him ruthless and rapacious, overbearing, tyrannical. His friends had a different estimate of him. It is probable that he did have many undesirable traits of character.

The man who could add an empire like this to their native country's dominion, was quite likely to be of positive nature and that kind of man, often rides rough shod over those who oppose him. But the man's aims were high. As he said to himself, "I care nothing for money, but I like the game of making it," and his will, providing for the education of the young, strong minds of all the Anglo-Saxon races showed that he was a man of no ignoble aim. In political life beginning as a member of The Cape Colony parliament, he became prime minister of Rhodesia, and his enemies said that he was the cause of the Boer War. That it was his order that sent Dr. Jameson, his most intimate friend and medical adviser, on his reckless raid over the border into the Transvaal. Probably he did, at any rate, Jameson knew well enough Rhodes would approve if he succeeded and Rhodes was tried for complicity in this raid before the English Parliament. At this trial, Rhodes took full charge of Judges and the Parliament jury, and shocked the august judges by calling for a sandwich and a glass of beer, while he was on the witness stand. They almost had a fit, for they are very ceremonious in the English Court, and Rhodes was anything but ceremonious.

I have told very briefly and imperfectly the story of Cecil Rhodes, because I think he was one of the most wonderful if not one of the wisest men I ever read about. Pretty nearly a **superman** was Cecil Rhodes and remember that all the time he

was accomplishing these tremendous results, the shadowy form of the great reaper, Death, walked by his side and often laid his icy hands with iron clutch, upon the warm heart of the English Colossus, for again and again the doctors for 20 years had told him he hadn't more than six months to live.

They say you can't accomplish anything if you don't have health.

Nonsense! Look at Wolfe, dying of consumption and storming the heights of Quebec. Look at Andrew Jackson — "Old Hickory" — almost dead and climbing out of bed to fight the battle of New Orleans. Look at Grant, working grimly on to the last minute of his awful last days, as the cancer tore at his throat, and look at Rhodes walking hand in hand with Death while he built an empire for England.

If you have the mind, the spirit, the soul, health is merely secondary.

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PENMANSHIP THEORISTS

Read Before Commercial Section of the State Teachers' Association,

Tacoma, Wash., Oct. 1, 1917.

College presidents and normal school instructors sometimes talk about subjects of which they have little practical knowledge. The fact that they are leaders in the educational world gives their peculiar ideas more weight than they should have. I do not know why the opinions of these men relative to longhand writing should be regarded as authoritative. Many of them have never spent a day studying or practicing muscular movement writing. Few of them have ever had any experience teaching the subject, and not all of them by any means know the penmanship demands of the business world.

Notwithstanding the above facts, a college president now and then thinks it his duty and privilege to tell institute hearers that writing instruction in the public schools is radically wrong. "Why have children wasted so much time practicing writing?" is one of his favorite questions. Then he continues by saying that the wide use of the typewriter has made the teaching of longhand almost useless. If the child can write his name and write a fairly legible hand—no matter how cramped the writing may be or how the child does it—that's sufficient, if we accept the oft repeated statement of our college critics.

If such statements as the foregoing did not receive wide publicity, and if such wrong views really harmed no one, it would not be worth while to give any serious attention to these penmanship theorists. But teachers, however, look to university presidents and normal school instructors for leadership. The statements of these leaders relative to penmanship tend to create doubt and distrust in the minds of those who must teach our boys and girls. And then, too, our boys and girls are readers of newspapers. They read the opinion of Prof. John Smith, and that opinion tends to mould their views.

In view of these facts, it is high time that some of the statements of penmanship theorists be challenged; it is high time, indeed, that the other side of the question be presented. This I shall attempt to do in the paragraphs that follow.

No methods of writing are worth considering that do not take into consideration the physical well-being of the child. The health of the child stands above everything else. No serious attempt to teach correct body position in writing was ever made until modern methods of writing found a place in the public schools. In the past we paid attention almost wholly to "form" in writing.

I was taught to draw the alphabet, and so were you if you are past forty years of age. In the good old days that are gone, no one ever insisted that I should sit at a desk in a way that would help me breathe easily and freely. I was told to try to get

a perfect copy, and I did try. Often my chest was against the desk. Quite often my spinal column was so twisted that it resembled the letter "S," and many times my nose was so near the paper that I could have used it in place of a blotter. These things happened in the good old days when we didn't teach such crazy things as the oval and "push-pull" exercises. If you will pardon a digression at this point, I desire to state that an editor of a well-known eastern educational journal recently said that it gave him a pain to watch pupils waste their time practicing ovals. It is hard to be patient with such nonsense as this. Evidently the learned gentleman knows more about biology, histology, and many other "ologies" than he does about such a commonplace thing as longhand writing. It is pretty trying, however,



FRANK H. ARNOLD

to have to listen to such "authorities."

The introduction of modern muscular movement methods in writing has emphasized correct body position. Muscular movement writing can't be taught any other way. Then, from a health point of view alone, modern writing methods are correct. You can teach finger writing with the body in an unhealthful position. No particular position is required. You can lie down on a desk, and do finger movement work. You can get your eyes within a few inches of the paper, and still write legibly with the fingers. No "criminal waste of time" in learning to sit healthfully is required, if we pay attention merely to legible writing. But such methods are thirty years behind the times, and the man who ignorantly helps to create conditions that will take us back to such methods is so old that he is dead, chiropgraphically speaking.

"But typewriting is to take the place of longhand," state our college critics. Yes, I have heard that before. It isn't a new and wonderful discovery. Our university friend can't get that statement copyrighted.

That statement is so old that there clings to it a smell of decay. The man who makes such a speech generally carries a lead pencil in his pocket. He even uses the little pencil to write a part of the speech that consigns longhand writing to the "dumpeheap." His children prepare their lessons at school in longhand. Strange it is that our critic doesn't buy a typewriter for each of his young "hopefuls" and swing the machines around their necks by means of straps. Why, the clothes that his children wear were bought at a store where a clerk used a pencil or a pen in listing the goods bought. The food that his children eat even smells of longhand for some grocery clerk had to use a pencil when making up the order for Prof. Smith. The money that went to pay for that food was drawn out of a bank by means of a check signed in longhand by our college theorist. Even the ticket that takes our friend to San Francisco, Seattle, or Spokane so that he can make a speech on the "lost art," had the hated longhand writing on its face.

If visionary penmanship theorists will take just a few hours in taking a census of their blocks with a view of finding out how many people therein use pens or pencils every day and how many people use typewriters, the results of these investigations, if published, will not create fear and trembling among pencil and pen manufacturers.

When I had listened to this nonsense about typewriting taking the place of longhand until I was "sick and tired," I wrote a letter to each of several business men of my city. I told them that if they thought that longhand writing was soon to go to the garbage can that I wanted to know it. Naturally a penmanship supervisor would be anxious about the matter. Penmanship supervisors must have something to eat and to wear, even though they have been Hooverizing for lo these many years. If it is time for us to get out before the crash comes, we should know it.

Well, no one could accuse these hard-headed business men to whom I wrote of being dreamers and theorists. These men are in touch with business conditions. They know when the old methods are being supplanted by the new. I can read only a few replies to my letter. I quote below from a letter received from R. B. Patterson, president of the Spokane Dry Goods Co.:

"One of the first requirements of those who would enter commercial life of any kind is a plain, legible hand. It is sometimes said that the very general use of the typewriter has made the art of longhand writing almost useless. Do not be misled by any such a statement. There is still great need for penmanship in business life, and no boy or girl is well equipped who cannot write well. You may inherit a business and find only need to sign your name to



business documents or checks, but if your signature is a scrawl, it weighs heavily against you." The writer of the foregoing lines is not a penmanship theorist who talks about something of which he knows little. Far from that. He is the head of a corporation that employs hundreds of men and women every year.

R. L. Rutter, president of the Spokane and Eastern Trust Co., says, "Rapid, legible handwriting is more important today than it ever was in the modern business office."

E. T. Hay, secretary of the Lincoln Trust Co., says, "When considering an applicant for an office position we have him furnish us with a specimen of his penmanship, and at least fifty per cent who are otherwise satisfactory fail to pass this test."

And I might add just here that if our theorists have their way about longhand writing it will not be long until about seventy-five per cent of our boys and girls will be ineligible for office positions.

I would tie you, if I should continue to read the letters I have from up-to-date business men. It is the same story told in very much the same way. I say without hesitation that I prefer to trust the knowledge of these business men in a case of this kind rather than to accept the theories of educational dreamers.

But our critics come back at us and say, "Why teach a fine Spencerian hand to every boy and girl?" Why, bless you, we are not guilty of the charge. It is only the freak in our ranks that is trying to teach anything else than a plain, rapid, business hand. We don't hold the entire faculty of a college responsible for the sayings and actions of one freak professor. Be equally as charitable, gentlemen. If our theorists see a man who is an undue stickler for beautiful form in writing or who attempts to teach ornamental writing to public school children, its not fair to jump with both feet on all teachers in writing. But, nevertheless, let us pray for the early passing of the freaks among us. Death would be a blessing to them and to us.

But again it is said that our methods of teaching writing tend to destroy individuality. That old "individuality" scare-crow is often brought out from its stable and paraded before us as though it were a young, spirited nag. But the nag is so old that it is toothless, and sad to say, it is spavined and has the heaves. But the theorist who prances this nag up and down before you at institutes thinks he has a winner. That's about as much as he knows about modern penmanship racing. Let's examine this individuality problem for a few minutes.

I have two boys who go to the same grade school. Both do work in manual training. Both are required to make the same article, and both use the same tools. Each fashions his article after the same pattern. One boy makes his article a

little bit better than the other boy does. He takes more pains, and is more careful. The completed articles look very much alike, however. Of course, it could not be otherwise for they were made after the same pattern. Well, I am not worrying about the individuality of these boys being destroyed. Each article shows unmistakably the individuality of the boy who made it. These boys are not being moulded in the same moulds; their minds do not run exactly in the same channels.

At times the drawing teachers of my city requires all the children of a certain grade to draw the same design. No one ever accuses her of trying to destroy individuality. The writing teacher, however, is the black sheep of the lot. He destroys individuality because he asks Sammie Smith to make the same kind of a capital G that Johnny Jones is required to make. When these "G's" are completed they look very much alike to one not skilled in judging handwriting, but there is individuality in each "G" just as there is in the manual training articles made by my two boys. Sammie Smith and Johnny Jones followed the same pattern in making their "G's." No teacher should be expected to teach all the peculiar "G's" that might spring from the brains of the children. It would be absurd to require a teacher to help Johnny Jones perfect the "G" that is merely the child of his peculiar imagination. There must be system in writing; all must be taught the same style of letters while in school. No teacher can build upon the work of another unless this is done. But while this is true, individuality is not being destroyed. Sammie Smith cannot write a note and sign the name of Susan Jones to it without being discovered. There are certain lines and certain characteristics about the writing of Sammie Smith that make his writing individual.

Quite often the person who cannot write a decent hand says that his writing is individual, and takes particular pride in saying so. Individuality in writing is not a thing to boast of if it results in illegible, cramped finger movement writing.

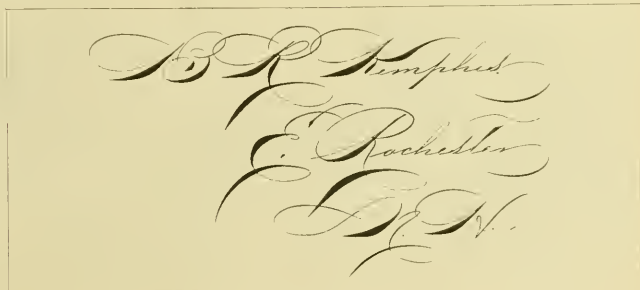
Such individuality needs to be destroyed quickly. I once destroyed some of this individuality in my own handwriting by liberal doses of ovals and "push pulls." I followed this standard treatment by other well known penmanship remedies. None of these remedies are patented. I cheerfully recommend them to all who suffer with this individuality complaint.

Not long ago I visited a teacher who talked individuality to me. She is a fine teacher, too. Before I left the room she happened to show me some pages of writing done by her pupils. I picked up two papers. One was a beautiful piece of work. No one needed to tell me that the child that did it used the right movement and sat healthfully at her desk. The other paper had been done by a finger writer. It was cramped and wiggly, and much pains and effort had been spent in doing it. Here was my chance. Even a penmanship supervisor can sometimes be brutal. "Miss Jones," said I, "this first paper is particularly well written. It's sane writing. It is writing of which no one need be ashamed." I then picked up the poorly written paper and said, "Individuality, Miss Jones, individuality." Some lessons, like a good liniment, need to be rubbed in.

Let me say in conclusion this: A plumber comes to my home almost every winter. I have had more educational advantages than some of the men who do such work. I know something about a number of subjects that the average plumber has never studied. But I don't know plumbing. I never try to give him lessons in that subject, and never pose as an authority in plumbing. I never studied plumbing. I never practiced plumbing. I don't wish people to quote me as an authority on plumbing. I know other people who might follow a similar course with profit. No doubt they are good men in their particular field, but they should stay in their own field. Need I say to whom I refer? The subject of this paper answers it—penmanship theorists.

FRANK H. ARNOLD.

Supervisor of Writing, Spokane Public Schools.



By P. Escalon, Santa Ana, C. A.



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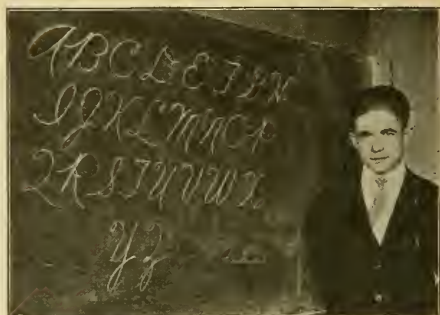
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ROCHESTER BUSINESS INSTITUTE, Rochester, N. Y.



The Bowling Green Business University as it appeared last March. This institution is the National Official Training School for commercial teachers. It enrolled last summer the largest attendance of any commercial training school in the United States. It receives more than 600 applications a year for teachers of commercial subjects and more than 2,000 for bookkeepers, stenographers and telegraph operators. The school is located at Bowling Green, Kentucky.



MR. ARTHUR J. BECKER

Supervisor of Writing, Salt Lake City, originated in Illinois, where he grew up on a farm. He secured his first inspiration and instruction in penmanship in Quincy, Ill., under J. F. Siple, now of Cincinnati, and T. Courtney, of Pocatello, Idaho.

After spending three years in a bank in Illinois he went to Denver, where he met the Supervisor of Writing, J. E. Hutchinson, who recommended him to the school authorities of Chattanooga, Tenn., where he supervised successfully for three years the writing, going to Colorado in 1915, where he engaged in other business and also supervised the writing in Loveland, going from there in the fall of 1917 to his present position.

Mr. Becker writes a practical hand; is a student of pedagogy; possesses admirable enthusiasm, conviction, and courage; and radiates confidence in both teachers and children.

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

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Write immediately for free circular.

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We need a number of young men and women qualified to teach bookkeeping, shorthand, penmanship, etc.

Now is the time to get the better positions. Write us your needs.
Business Colleges for Sale.

More Than 100

December 1. The normally this is one of the two dullest dates in the agency year, there are more than 100 requests for teachers on our card index now, and every day brings more. We are desperately in need of good teachers who, to better their condition, could honorably change on a notice of 30 days or less. Our October business increased 383% over October, 1916.

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 S U C C E S S S A U C E R S N S

ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio.

Lesson No. 4

Here we have a review, which is always good for you. Strive for general things such as spacing, slant, height, quality of line, etc. If any one letter gives you trouble work on it alone. You will progress faster by working for one thing at a time than by scattering your efforts on too many letters or things.

If you are experiencing difficulty in mastering roundhand, it will be well to analyze yourself. See if your tools and supplies are good, and try to discover if you are using the right movement. The little finger should act as the center of control. You can't write roundhand in the same free manner as business writing. Get your hand over on the side so as to have a firm foundation for the hand to draw out the heavy firm strokes.

You must first have a strong desire to learn; then, you must practice faithfully and intelligently. You can master this beautiful style if you will persevere—and it's worth the effort.

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Contains graded lessons in business writing, engraving, ornamental writing and text lettering; Articles on Business English, Commercial Law, Accounting, Natural Laws of Business, School News, Personal News, Educational Business News.

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THE NEW YORK MEETING OF PENMANSHIP TEACHERS

The Penmanship section of New York State Teacher's Association met in the George Washington School, Syracuse, N. Y., Nov. 27, 1917. The meeting was opened by the President, Miss Alice Benbow, of Schenectady, who introduced Mr. C. P. Zaner, of Columbus, Ohio, who spoke on Harmonizing Nature and Need in Child Writing. "This is a movement era pushed to the extreme," said Mr. Zaner. "In the Primary Grades we come into contact with two forces, Nature and Art. As teachers of writing we are not consulted as to when writing should be taught but it is our business to see how it is taught.

"In the Primary Grades three factors are to be considered, Health, Language, and Motor habits. If we have a child to teach, we must teach from a child's point of view. Writing for children should be as much larger than adult writing as the child is smaller than the adult in size and capacity. Large writing makes it possible for the child to write with the arm instead of with the fingers."

In closing Mr. Zaner said, "More oral and less written work is recommended as being in accord with the child's real need."

Miss Sophie Becker, Supervisor of Primary Grades of Buffalo, in the second paper of the morning, advised fewer "Don't's" both for teacher and pupil, and more constructive criticism. "Near-sightedness is growing alarming. Experts agree that this is due to near work, bad positions and improper light, but chiefly to nerve strain from premature use of finer muscles of the eye and hand. If this is not sufficient reason for no writing in first term of First Grade, the fact that of necessity much of the seat work must be done without supervision, developing wrong habits of pencil holding and letter formation, should be considered seriously.

"Clay modeling has been found to be one of the finest means of training the child for writing. Free drawing is another delightful means of getting perception of form. In both instances little by little the child aims to make things look like the forms he is seeing. I believe the time is close at hand when the First Grade will be an extension of the Kindergarten activities; when children will not be required to master formally, the tools of reading, writing, and number until the

brain has made its adjustments naturally from infancy to childhood, and is ready for this work."

Dr. McMurray says, "No teacher in his senses will set up perfect formal accuracy in writing in first or second grade as a standard. It is only slowly that children acquire reasonably accurate and legible forms. All skill and precision are acquired slowly."

Mr. Oscar W. Knolt, Superintendent of Schools of Schenectady, said: "Children in school are always writing at something, therefore save time by securing good habits at all times. Articulation from grade to grade is important. Personality and rationality are two chief assets of the teacher. Take advantage of the ever active mind—directed habit formation is the result of repetition. Teacher, Principal and Supervisor should agree upon certain habits in position, form and movement and then they should see that they become efficient. Establish one habit at a time. Teachers negative their own efforts by accepting poor writing."

Dr. L. A. Pelchstein, of the University of Rochester, gave a helpful talk on Penmanship Scales, and rightly contended and concluded that they were of service in improving writing through learning to measure it more

accurately and scientifically than in the past.

During the discussion of Primary Teachers' Preparation to Teach Writing, Mr. A. M. Curtis, of Oneonta Normal School, asserted that one essential quality in preparation is a sense of rhythm. Physical training is also an aid. **The teacher must be an example; all are imitators.** To the child a teacher's writing on the board is a copy. What should that copy be?

At the afternoon session the following officers were elected for the ensuing year: President, Miss Alice Benbow, Schenectady; Vice-President, Mr. L. G. Lloyd, Yonkers; Secretary, Miss Maude Richards, New Paltz.

Our President then gave an interesting and profitable exposition of the use of the Victrola in teaching Penmanship. Why use it? It speeds up slow pupils; regulates the work of the weaker ones. Have children feel rhythm, see teacher do it, follow music regardless of looks, start with speed of the children. The Victrola does not teach writing, but serves as an aid.

The greater part of the afternoon was taken up by question box discussion, led by Mr. Zaner.

EMILY W. BRISTOL, Secy.

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By A. A. Arenius, Longmeadow, Mass.

The Business Educator
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Keep it up.

D. E. Knowles, Cincinnati, O., Hughes High School

The next most important commercial educational meeting will be in Springfield, Mass., Easter Week, when the Eastern Commercial Teachers' Association will be held in the High School of Commerce. This institution is alone worth the trip to inspect and behold. It marks the most advanced architecture, equipment, and course of study to be found in America.



Show Card Writing

H. W. STRICKLAND

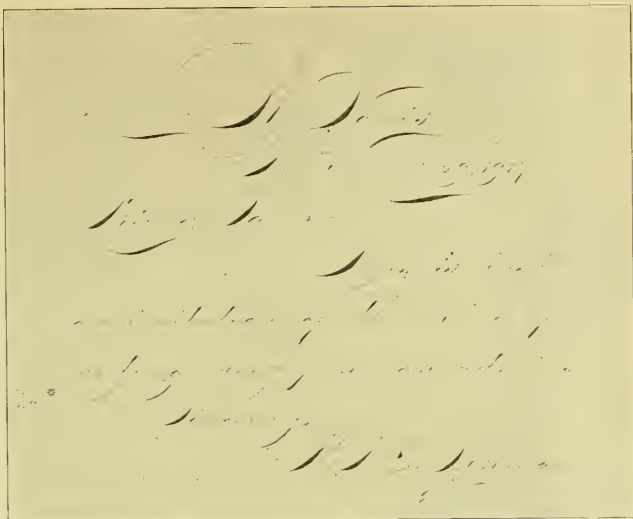
Springfield, Mass.

Room 306, Mass. Mutual Bldg.

This alphabet is of outline construction as indicated, strokes occurring in order as numbered. This is perhaps the easiest and surest way for the beginner to produce letters that are plain and at least two inches in height. When you have become more skillful you will produce the same thing with a flat brush in half the time, no doubt.

With the "rigger" try this alphabet, making letters two inches high, using the rest on left hand position making all strokes freely.

This was outlined and a few letters filled in as shown in 25 minutes. You should fill in all letters when it is completed and make corrections by retouching where needed.



Some beautiful script from H. B. Lehman, Penman, Central High School, St. Louis, Mo.

S. H. Bashor, a former Zanerian student, has just joined forces with the well known penman, W. McBee, Pittsburg, Pa. The name of the firm is now McBee & Bashor, as our

readers will see by their advertisement in this number. We acknowledge receipt of some well written

cards from the pen of Mr. Bashor. The B. E. extends best wishes for the success of these gentlemen.

Penmen, Teachers & Engrossers

Would \$2.00 per hour for spare time work appeal to you? If so, investigate my new courses in Auto Lettering, Monogram Work and Sign Painting.

Enclose stamp for particulars.

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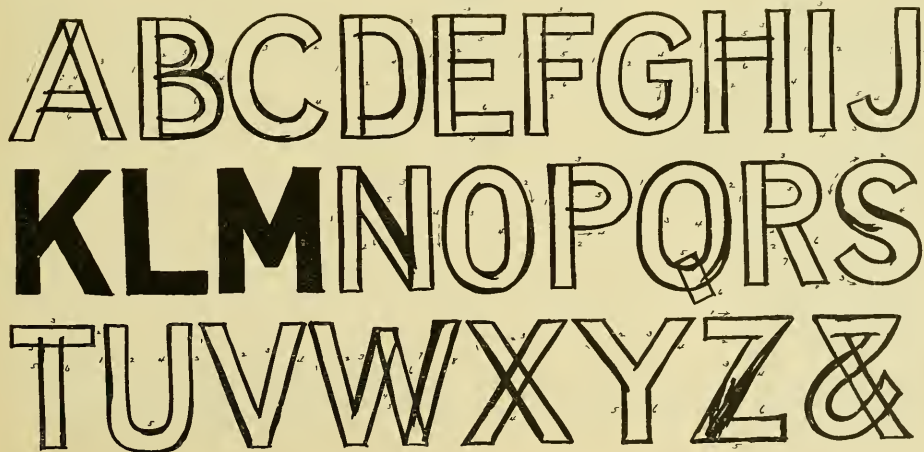
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Send self-addressed postal for criticism, and stamp for return of specimens.

Window Cards and General Marking.—We show herewith some lettering which is easily read and rapidly executed,—styles well suited for window cards, where plainness is more desirable than finish.

These letters are sometimes called "one stroke letters," as they are made with a single stroke without retouching. Use a No. 3 Esterbrook lettering pen. Study the form and spacing.

Dip pen deeply enough to fill reservoir, draw under side of nib over edge of bottle to remove surplus ink.

The bill of pen should rest flatly on paper, and make all lines downward or from left to right, pressing firmly on the pen for uniform thickness. These letters require no retouching. The other alphabet was executed with a No. 4 broad pen, and all the other lettering with a common pen. Remember that regularity of form and spacing is of much importance, and must be given careful attention. These alphabets are especially adapted for rapid work as they can be written with a single stroke of the pen, and are not given as models of accuracy and artistic finish as seen in specimens of the best engrossed work.

Pen Drawing.—First sketch sprays of holly very roughly in pencil, aiming for proper balance and general proportions. Next, draw carefully, suggesting color values. Use a No. 170 Gillott for line treatment, thickening lines for the darker tones. Make every line count in the effect and avoid fine, indistinct lines which have no meaning in the color values.

Miss Alice E. Curtin, Supervisor of Writing, Pittsfield, Mass., died Friday morning, Nov. 23rd, following an operation for gall stones.

Miss Curtin was an exceptional supervisor of writing, having had, aside from special training received in the Zanerian ten years ago, special training in Columbia and other institutions of learning. Her many professional friends will be pained to learn of her passing to the future life. We can do no better than quote from the Daily Press of Pittsfield the following:

"Miss Alice E. Curtin, whose death has touched deeply many hearts, was a young woman of singularly refined and beautiful character. Her life was an inspiration to all her friends. Her diversions were sane and wholesome. I recall her trip to the great Northwest. No one who has ever made that journey has written home letters so full of the joy of life, so human in intimate touches, so delightful in depiction of these scenes to her so new and wonderful. Her life work was the instruction of children. Ideal teachers are rare—and by ideal teachers I mean those who get down into the child heart, who are responsive to its beatings, who can work with the clay in which their little fingers are always playing and join with them in rearing the temples of the soul. Miss Curtin was such a teacher, patient, helpful, winning with a smile wherever she went. I know of no way of measuring the influence of such lives as hers—lives that are sweet as they are gentle, lives that make us all better because their paths cross ours. They enrich the world beyond computation when they dwell among us and meet us every day. They make the world infinitely poorer when they fold their hands above a silent heart."

Few cities in America averages as well in the writing in the grades as Pittsfield. Her inspiration, helpfulness and training will long remain with the teachers among whom she labored.

The main friends of Mr. W. J. Trainer, of Trainer's Business College, Perth Amboy, N. J., will regret to learn that he has been compelled to abandon school work for a time, on account of his health. Mr. Trainer left on November 21st for a year's stay in Passadena, Calif. We hope it will not be long until we can announce that Mr. Trainer has completely recovered his health and is again back in school work.

Mr. Ira R. Brown, a graduate of the State Normal School, Bloomsburg, Pennsylvania, has leased the school for a term of years. Mr. Brown formerly conducted schools in Bridgeport and South Norwalk, Conn.

Miss Alice Carr has returned to the Warren, Mass., High School to teach in her former position, after a year of teaching in New York State.

"Penmanship Work and Engrossing" is the title of an attractive four-page leaflet issued by the Martin Diploma Co., Boston, Mass. It contains a number of attractive illustrations of engrossing splendidly printed on coated paper. It also contains an illustration of a number of methods of binding Resolutions.



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Useful Styles
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FOR WINDOW CARDS
and General Marking



BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Bugle Calls to Liberty. By Gertrude V. D. Southworth and Paul Mayo Paine. Published by Iroquoise Publishing Co., Syracuse, N. Y. 179 pages. Cloth cover. Price 60c.

This book is dedicated to those who, on the field of battle, by service or by sacrifice, have answered the bugle call of 1917.

This book gives some of the great speeches which have either inspired our forefathers or have inspired us to use the vast resources of our country for the causes of liberty, freedom, justice or World Democracy. The speeches are given in the order of their occurrence.

Some of the speeches contained therein are "Give Me Liberty or Give Me Death," by Patrick Henry. "Paul Revere's Ride," "The Declaration of Independence," "Sink or Swim," "Lincoln's Gettysburg Address," "The Battle of the Marne," by Rene Viviani, "The President's Message," by Woodrow Wilson.

The Appendix is devoted entirely to "The Constitution of the United States."

Rapid Letter-Centering Chart for Typists. By Lester Cannold. Published by Isaac Pitman & Sons, N. Y.

It is a fact conceded by advertisers and employers generally, that artistic letters, well centered on the page, are an asset to a firm. This chart was made up especially for the use of stenographers. It is very simple, operates easily, and with very little practice can be applied almost instantly. With the aid of this chart the letter-centering difficulty is done away with and even "beginning stenographers" can turn out artistic letters as well as experienced.

Recent U. S. Government Educational Publications

Copies of which may be procured by addressing the Superintendent of Documents, Government Printing Office, Washington, D. C.

Bulletin, 1916, No. 49. Medical Inspection of Schools in Great Britain by E. L. Roberts. Price 13 cents.

Bulletin, 1917, No. 11. Higher Technical Education in Foreign Countries—Standards and Scope, by Anna Tolman Smith and W. S. Jesein. Price 20 cents.

Bulletin, 1917, No. 31. Rural-Teacher Preparation in County Training Schools, by H. W. Foght, free by addressing Commissioner of Education, Washington, D. C.

Is there any money in the card writing business today?

W. J. Wilder, Hopkins, Mo., writes that last September he earned \$115.00 in 30 days in St. Joseph, Mo., writing cards. We would like to hear what others have earned in this line.

Ashton E. Smith, the efficient Supervisor of Writing, Scranton, Pa., recently favored us with a list of ten subscriptions to the Teachers' Edition, and fourteen to the Penmanship Edition taken from among his teachers. This bespeaks an appreciation and enthusiasm for the subject of penmanship alike commendable to all concerned, which means the teachers, principals, supervisor and superintendent. Substantial progress in writing and other school activities is being made in the Scranton schools.

Manuel Otero Colmenero, the successful San Juan, Port Rican penman, sent us some very skillful ornamental penmanship. It contains plenty of dash and grace. It is also quite accurate, showing that he has quite a command of the pen. Colmenero advertises his work in *The Business Educator*, and states that it has been his custom to enclose a specimen of his penmanship to all who order cards from him.

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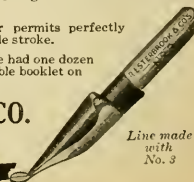
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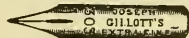
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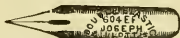
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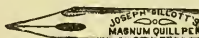
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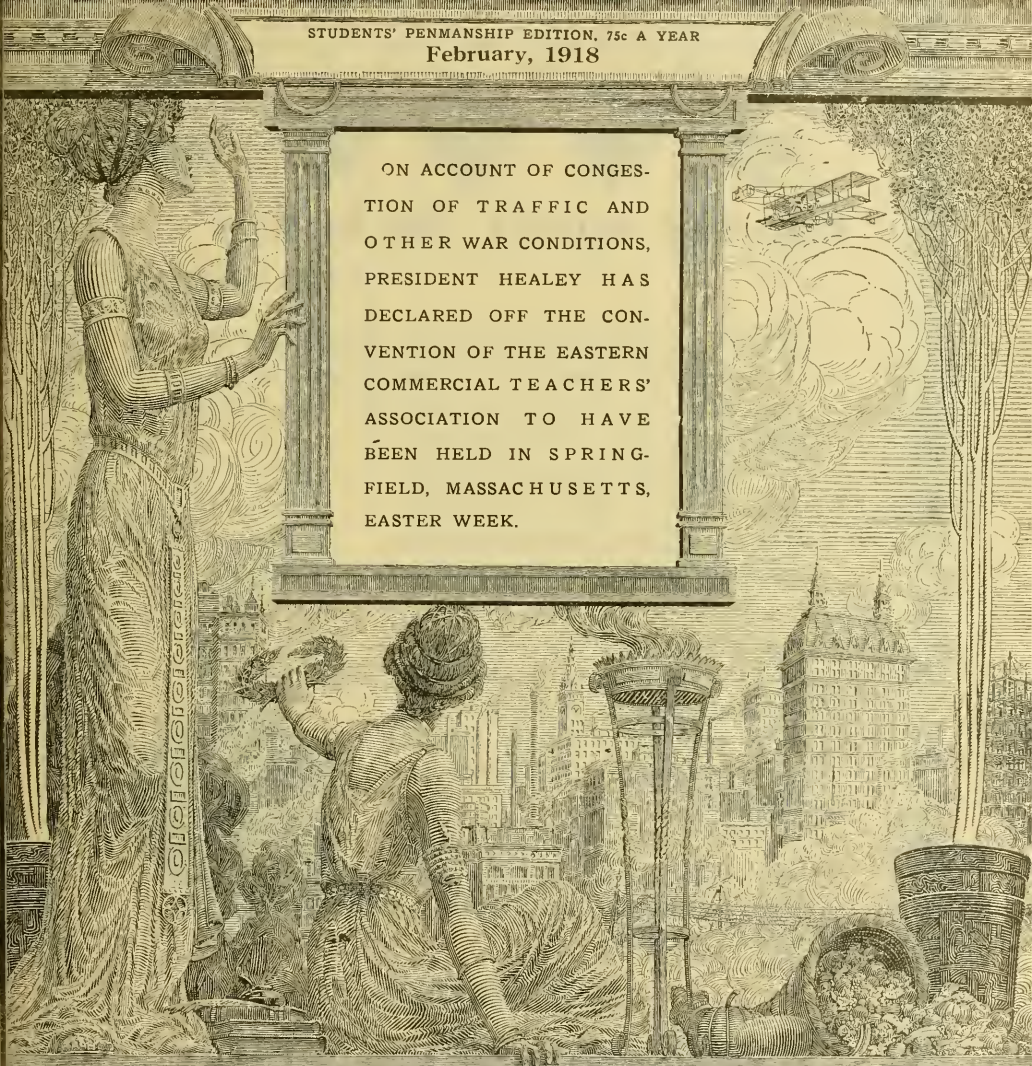
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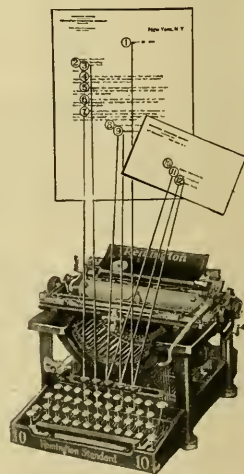
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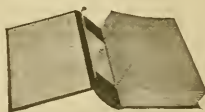
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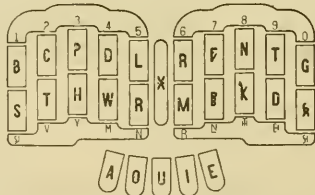
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The Egan International Silver Cup

1907	Nellie M. Wood	Isaac Pitman	96	163
1908	Nellie M. Wood	Isaac Pitman	98.4	253
1909	Nellie M. Wood	Isaac Pitman	95.3	264

(By winning the Egan Cup three years in succession, Miss Wood became the permanent possessor of the trophy.)

The "Shorthand Writer" Cup

YEAR	WINNER	SYSTEM	Accuracy	Net Speed Per Minute
1909	W. B. Bottomo	Pitmanic	94.3	262
1910	C. H. Marshall	Pitmanic	95.58	268
1911	Nathan Behrin	Isaac Pitman	95.71	268
1912	Nathan Behrin	Isaac Pitman	98.6	278
1913	Nathan Behrin	Isaac Pitman	96.86	272

(By winning the "Shorthand Writers" Cup three years in succession, Mr. Nathan Behrin became the permanent holder of the trophy.)

The Adams International Trophy

1911	Nellie M. Wood	Isaac Pitman	99.5	
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(There were four contests, ranging from 150 to 210 words per minute. Mr. Behrin was second with a percentage of 99.3.)

World's Shorthand Championship

YEAR	WINNER	SYSTEM	Accuracy	Net Speed Per Minute
1914	Nathan Behrin	Isaac Pitman	98.6	277

(In the three contests of 280, 210 and 200 words, Mr. Behrin's average of accuracy was 98 per cent; a world's record, which has never been approached. It is interesting to note that none but Pitmanic writers were able to qualify in this contest.)

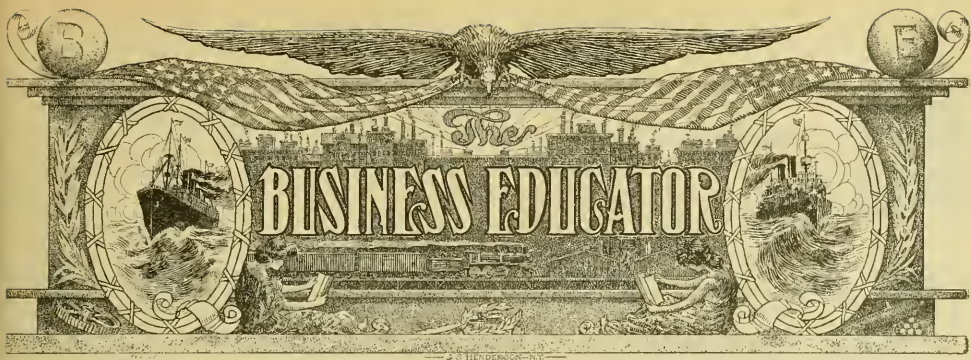
It will thus be seen that all the trophies in the above Speed Contests, with but one exception, have been won by writers of ISAAC PITMAN Shorthand or a modification of that system. There has been no International Contest since 1914.

What the Champion Shorthand Writer of the World says of Isaac Pitman Shorthand:

"I have not always been a follower of Isaac Pitman Shorthand, for there was a time, very early in my career, when I took up the study of Pernin light-line and connective vowel shorthand; but after three month's faithful study and practice I was convinced that for simplicity, grace of outline, ease of execution, brevity and legibility, light-line shorthand could never compare with the system of shorthand laid down in the Isaac Pitman textbooks. The Isaac Pitman Shorthand does not attempt the outline abbreviations of the Graham adaption, because the daily experience of the great living writers is that increased legibility results from a restricted use of abbreviation in the outlines of uncommon words. I think that in writing as fully as we do in our system, the hand travels along with more swing, and one can write as in longhand. I have carefully compared the Isaac Pitman system with the Graham and Munson, and I know of the many troubles their writers have to contend with."—Nathan Behrin, *Official Stenographer, Supreme Court, New York.*

Send for a copy of "Speed and Accuracy" and Particulars of a Free Correspondence Course for Teachers.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK



VOLUME XXIII

COLUMBUS, OHIO, FEBRUARY, 1918

NUMBER VI

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - Editor
E. W. BLOSER, - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year. Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

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Advertising Rates furnished upon application. The BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments in High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to agents on receiving subscriptions.

CRAIN IN WISE AND OTHERWISE

If you have not read the story of Cecil Rhodes in the January Business Educator, by Chas. T. Cragin, you have missed a good thing. And if you do not read what he has to say concerning Jane Addams in this issue, you will also be missing a good thing. Cragin has been for many years, in fact all of his life, a student of people and human affairs, and, being a teacher, he has seen many things of special value to other teachers and to students that escape the average literary man.

His stories are truthful biographies of people and faithful chronicles of actual happenings. He has the happy faculty of making facts as interesting as fiction, but a deal more practical and sensible.

No one in our profession has ever approached him in the quality, character and humanness of his literary efforts. We find nothing in any of the weeklies or monthlies quite so interesting and valuable as that which he contributes, because it combines literature with professional material. For what he writes is of special importance to commercial teachers and students, being drawn from his teaching experience or from the lives of those who have made conspicuous success.

Watch the "Wise and Otherwise" series, and pass them on to your young people.

THE SILENT UNCONSCIOUS INFLUENCE

The why of an inclination or a tendency or a taste or a talent or an appreciation is oftentimes very difficult to determine. Not long since we were fortunate enough to come into possession of an old book which we had access to in our early boyhood years — a book which we looked through and read from oftener than any other. It is entitled "Views from Nature" and was published by the American Tract Society, about the middle of the nineteenth century. It is beautifully illustrated with wood cuts printed over a warm gray tint block with high lights cut out, much above the average art of those days.

It contains pioneer scenes, picturesque scenery, months and seasons illustrations, and descriptive texts with moral lessons well conceived and told. Somehow as life glides on from year to year we seem to draw more and more inspiration from the scenes and farces depicted in this little blue-backed volume of our youth.

Inheritance doubtless gave a predisposition toward the object, but association with this book doubtless added to the inheritance. Thus it is that we come into the world predisposed in this 'or that direction, but by chance or choice we come in contact with a book or friend or circumstance or opportunity and our whole life is altered thereby.

Friends and books, both largely of our own choosing, help or hinder, inspire or discourage, unconsciously yet powerfully, and therefore need to be selected with care. We are thankful for the blue book's influence by the American Tract Society. We enjoy nature more for having seen her depicted so attractively in this little rare and religious volume.

The Business Journal OF NEW YORK CITY

Formerly the "Penman's Art Journal" the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator COLUMBUS, OHIO

The merging of the two magazines makes The Business Educator the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.

We can still start subscriptions with the September number when the series of lessons by Milton H. Ross began.



Contributions in Business and Social Writing

G. D. GRISET

Evanston, Illinois, Township High School

**Train Your Hand if You
Would Possess a Good
Handwriting. Head and
Hand Must Co-operate.**

INTRODUCTION: START RIGHT

Materials: Use black ink that flows freely. Use steel pens, of medium coarseness—Gillott's 603 or Zanerian Standard is about the thing. (Don't use a fountain pen, or a stub pen for penmanship practice.) Use an ordinary, five cent, wooden, cork or rubber tipped, holder. Be sure not to use a metal tipped holder. Use a good quality of white paper, 8x10½ inches in size, with ¾ or ½ inch ruling.

Your writing desk, or table, should be of correct height, so that you can keep your feet flat on the floor before you, and while sitting erect, keep your arms in easy writing position.

Be sure you have good tools. Don't expect good results unless you have the best materials.

Position: You cannot use free arm movement unless you sit properly. Your right arm must be perfectly free in order to produce an easy, graceful line.

Sit erect, with the back straight, but inclined slightly toward the desk. If you wish, you may lean lightly on your left arm.

Keep your head up unless you wish to ruin your eyes. Your eyes should be kept from fourteen to eighteen inches from the paper, as the normal eyes focus at that distance. If you sit bent over with your eyes nearer the paper than fourteen inches, you are laboring under an eye strain, which will eventually ruin your eyes. Besides, if you sit erect you can see your work as a whole, and can determine slant, spacing, etc., with more exactness.

Furthermore the erect position gives your lungs a chance to do their work. Active lungs are conducive to good health. Good health means good, steady nerves. Without steady nerves good writing is an impossibility.

Determine to keep your eyes 14 inches from the paper. If you do this, you will have to sit up erect, thus giving your lungs and right arm a chance to do their work properly.

Position of the Arms: The arms should be kept out from the body—about six inches, or so; they ought to extend (at the elbows) over the edge of the desk an inch or so.

The clothing of the right arm should be loose, so that the arm may glide freely back and forth in the sleeve. You must have a free arm for good work.

The right arm should rest on the muscle in front of the elbow.

The hand should glide on the first joint of the little finger, or if you prefer, on the nails of the third and little fingers.

The wrist should be kept nearly flat. The side of the hand or wrist should not touch the paper.

Position of the Paper: The paper should be placed so that the pen does its writing directly in front of the center of the writer's body. Experiment so as to know exactly where your hand can do its best work; then shift your paper accordingly.

The capitals O, C, E, A and D are all made with the direct oval movement, and resemble one another a good deal. Therefore they should be taken up together.

To begin with, you must know exactly, before you commence to practice, what it is you wish to learn. First study the form critically. Time spent in practicing poorly visualized forms, is time wasted.

Have a perfect mental picture of the exercise or letter in mind before you begin to practice. While practicing, concentrate on your work; don't let your mind wander.

I have made the exercises as plain and as self-descriptive as possible, and for that reason, do not think it necessary to describe the various exercises and drills in detail. If you are indutrious, and studiously study the copies you will thoroughly understand how to proceed. On the other hand, if you are negligent and lazy about studying the forms, you would not read the instructions were I to pen them.

When practicing do not skip from one exercise to the other hurriedly. Get down to business. Make at least four lines of each exercise before leaving it for the next. Figure out before practicing a drill just what good is to be derived from it.

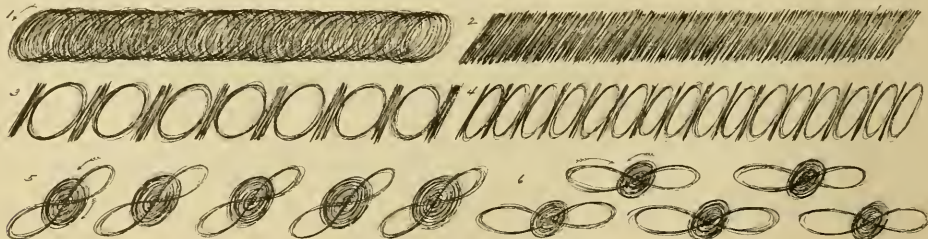


Plate 1. These drills should be practiced from ½ to 3 spaces high. The ovals and compound curve exercises should be made in both directions equally well. Start off each lesson with a few minutes' work on this plate, until you have mastered it.

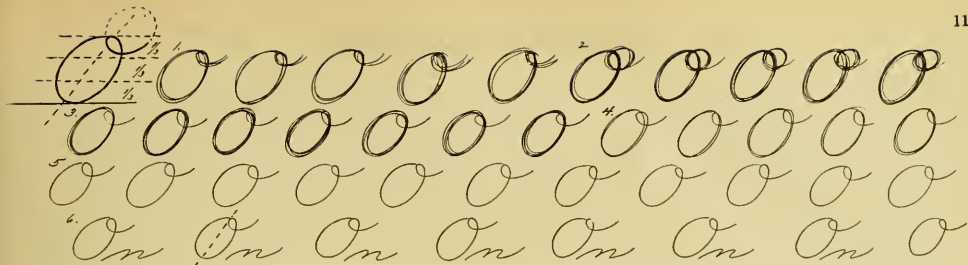


Plate 2. The O should be $\frac{3}{4}$ as wide as high. Begin your practice (after carefully visualizing the letter form) by making retraced O's at least $1\frac{1}{2}$ space high. Begin and finish every effort carefully. Make four lines of each exercise.

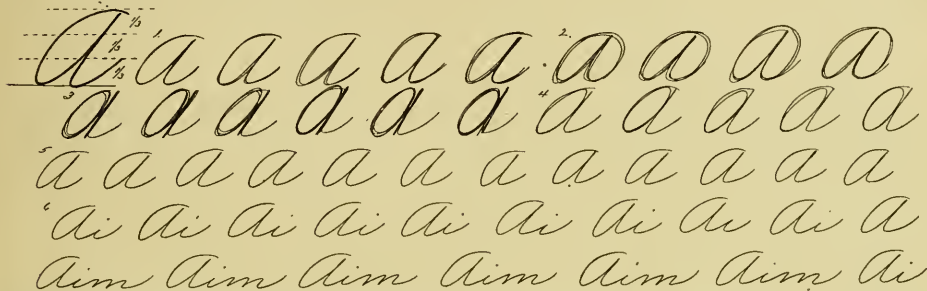


Plate 3. In what direction does the beginning stroke of the A go? Where does the A finish? Why is it convenient to be able to finish the A $\frac{1}{2}$ of its height above the base line? Practice these exercises at least a space high.

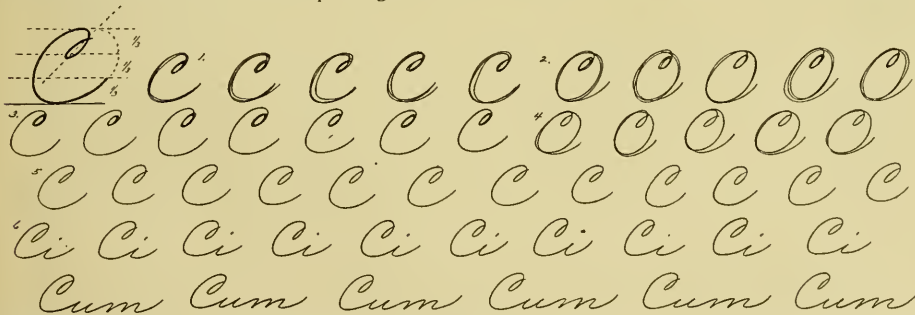


Plate 4. Notice that the beginning loop of the C doesn't extend as high as the C. Finish the C $\frac{1}{2}$ of its height above the base line. Make four lines of each exercise.

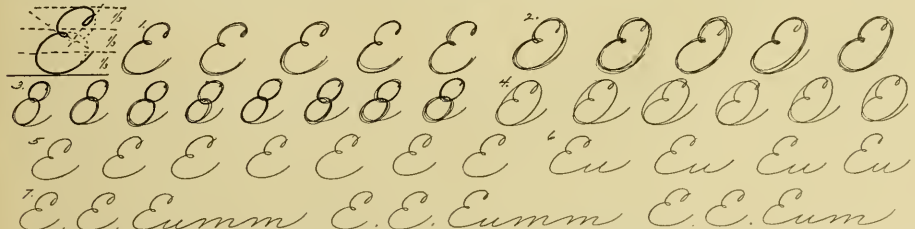


Plate 5. Notice the slant of the little loop in the center of the E. Does the beginning loop begin at the top of the E? In making Exercise 2 and 3 do not lift the pen; make each complete exercise with one complete movement.

Take up the exercises in their order.

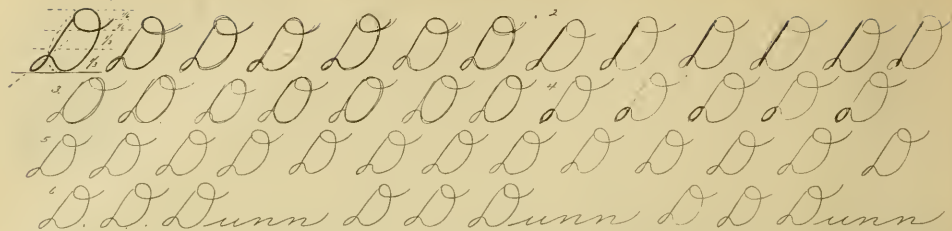


Plate 6. Begin the D with a straight line commencing about $\frac{1}{4}$ the way from the top. If you make this down stroke straight, you'll have but little trouble with the slanting loop at the bottom. Notice that two parts of the D touch the base line.

Don't speed up until you can take the curves safely.

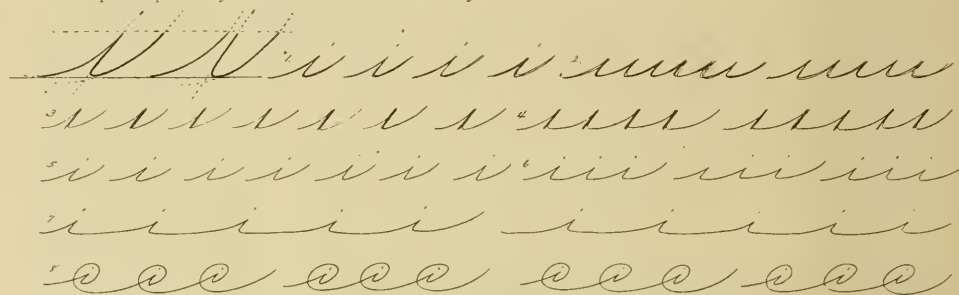


Plate 7. Notice that the turn at the base of the i is rather abrupt. Where should you dot the i? Where does the i finish?

Push and pull the pen. Don't drag it along.

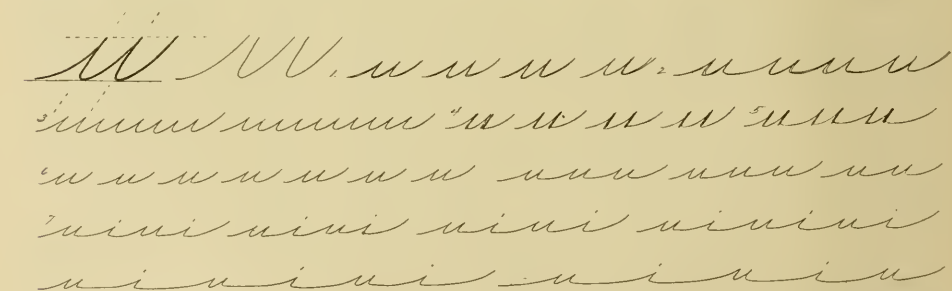


Plate 8. The u should be $\frac{3}{4}$ as wide as high, with parallel down strokes. The base turns are rounded, but rather abrupt. Practice the enlarged form first—at least a space high. Watch spacing and slant.

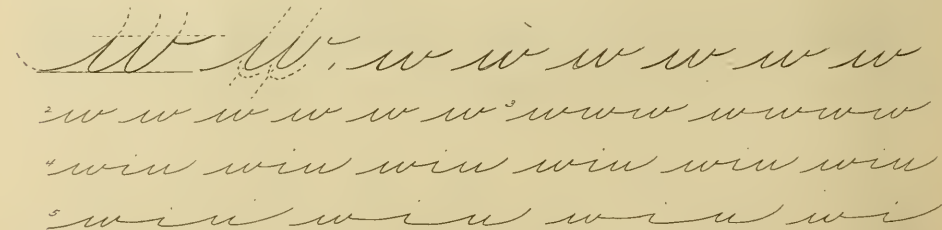


Plate 9. The second part of the w is about $\frac{3}{4}$ as wide as the first. The first part is a "u." Study the finishing stroke. End the w so that it may be conveniently joined to the next, or following, letter.

Don't hurry. Form correct writing habits first.

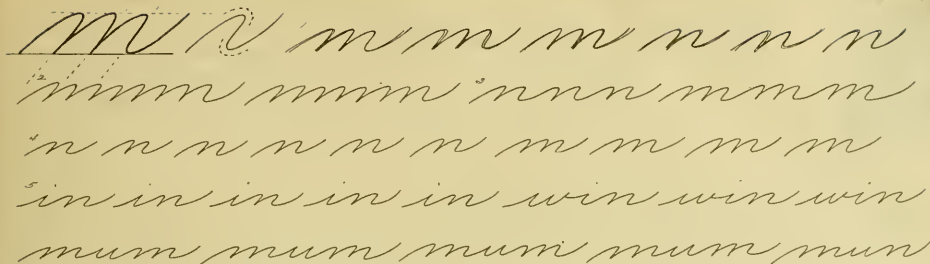


Plate 10. Each part of the m and n should be $3\frac{1}{4}$ as wide as high. The down strokes must be parallel, and the turns similar. The lower turns should be as rounded as the upper ones.

Be sure your m's and n's are rounded—not angular.

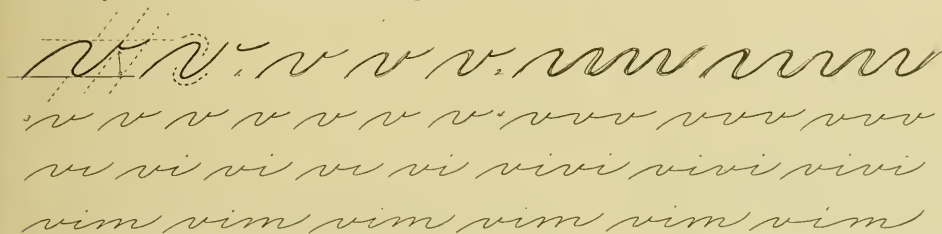


Plate 11. Notice that the v begins like the m, and finishes like the w. Make the finishing stroke just right—as though you intend to join an i or u to it.

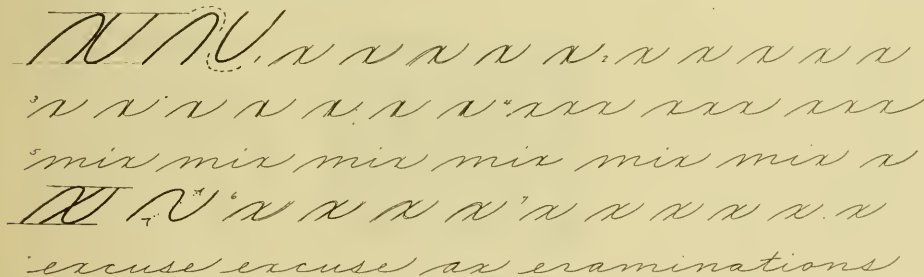


Plate 12. The upper x is preferable because it saves time. It is true that when made individually, these letters are made at about the same rate of speed, but when written in a word (please notice the word "examination" in the plate) it is very evident that that one style requires a separate move, and in long words, a considerable waste of time.

As both are easily mastered, why not learn both?

The ability to write a good business hand is a recommendation in every office, and a common passport to commercial success.

By Margaret Ryan, pupil, Goldey College, Wilmington, Del.

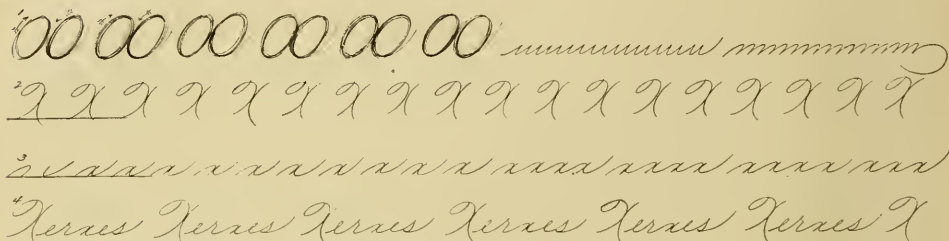


Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

You can have a live, interesting Penmanship Class by having your pupils use the B. E. Club us hard—QUICK!

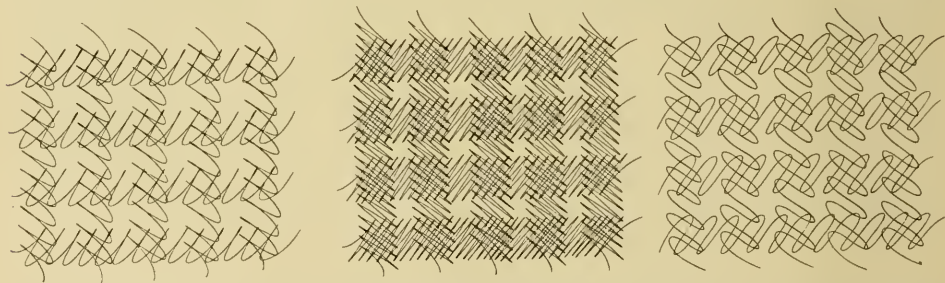


EXERCISE No. 29

Line 1. Make the reverse and the direct ovals one space high with the edges touching. Remember it is the first time round that is important. The latter part of the line is just a review. It is a good plan to practice them in sections, both ways across the page.

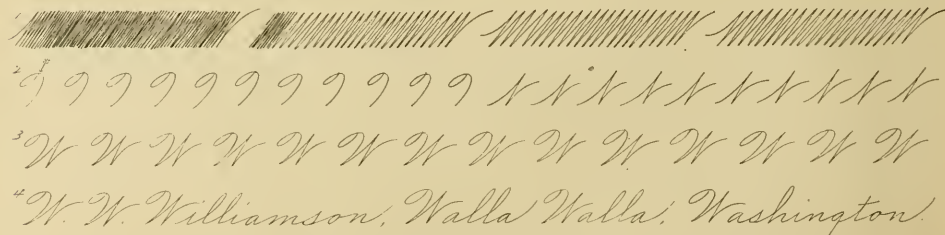
Line 2. The capital letter X is one of the easiest letters in the alphabet if you will get enough control to make the two down strokes touch.

Line 3. Study carefully the two parts of the letter x, and then learn to make them without lifting the pen by retracing the down and up strokes. This is a much better way because the cross is always where it belongs, no matter how rapidly you write. A common mistake is to make the second part higher than the first part; avoid this.



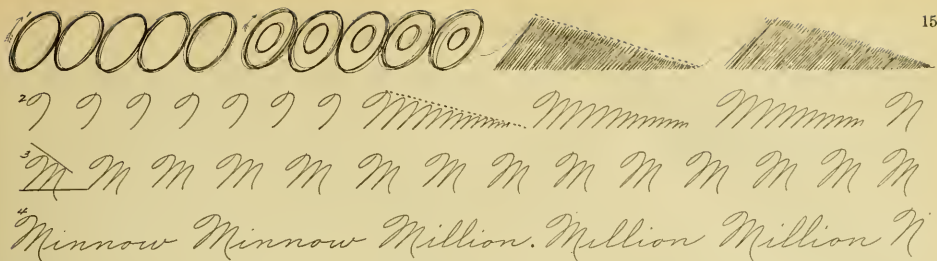
EXERCISE No. 30

Work up considerable speed on these exercises. Notice in the first group the down stroke retraces the up stroke about half way. In the second group make the points sharp and open—not retraced. The third group is very difficult. Get a double curve both to the down and up stroke, and have the up stroke on the same slant as the down stroke. Six lines each way would make a better group.



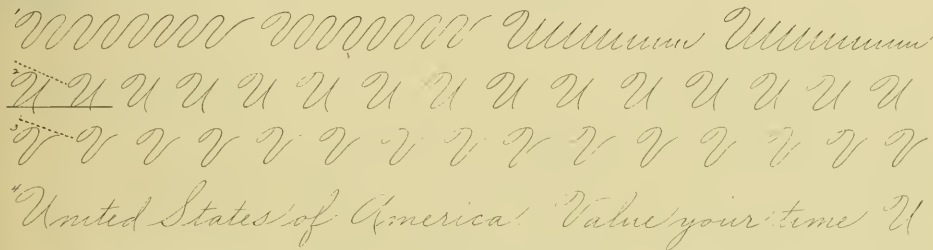
EXERCISE No. 31

In making the capital W have the points sharp and open, and note that the first up stroke curves to the right, and the second up stroke turns to the left. Watch for uniformity in space, size, and slant.



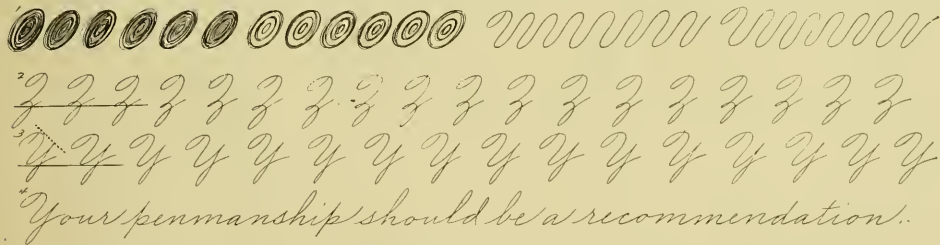
EXERCISE No. 32

In practicing the movement exercises shown on the latter end of line 1 and 2, you may use a guide line at first, but by a little care you can soon make them accurate enough without a guide line. Be sure and have them diminished regularly to a point. Don't string them out on the end. Do not try to count for these movement exercises. In making the capital M you can count to advantage, thus: 1-2-3-4, making a down stroke for each count. The first part of the M can be made with a loop, but be sure not to loop the second part.



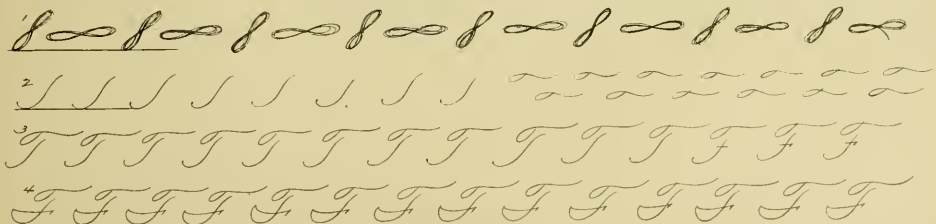
EXERCISE No. 33

If you mastered the movement exercises given in exercise No. 30, you will have no difficulty in making a good capital U or capital V. Pay particular attention to the dotted lines.



EXERCISE No. 34

Start the ovals on the outside and keep getting them smaller till you get to the middle. The second group is better practice than the first, as the shape shows more plainly. Make them all the reverse way round. Count for the capital Z 1-2-3, one for each down stroke. Work up considerable speed on this letter, as it is an easy one. The capital Y is not difficult if you have learned to make a good capital U. Be sure that your loops in the z and y do not come more than half a space below the line. When practicing the sentence keep the space narrow between the words. If you are writing a good size the entire sentence will go on one line.



EXERCISE No. 35

Learn to make regular double curves; then you will have no difficulty in making a beautiful capital T and F. When you make the down stroke or stem come to a dead stop before you lift the pen. This will leave a dot on the end which will give the stroke a finished look. After mastering this standard form, any of the simplified forms may be easy.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods,
Form with Freedom from the Start.**

PREMATURITY IN WRITTEN LANGUAGE

It is yet to be proved that early written expression is best. As yet we have not seen enough evidence to indicate the wisdom of written language the first two or three years of school life. And yet many children are being subjected to a good deal of written language work the first years of school, in many cities. Not in all, thank fortune.

The mechanics of writing are more complex and difficult than in any other universal art and were never evolved or intended for children, any more than many other adult employments.

Speaking is far more spontaneous and far less complex than writing, because only nature's tools are employed.

Reading and listening are the readiest means of securing information aside from seeing, and speaking the readiest mode of expression.

Writing was never invented nor intended to serve as a ready means of expression but solely as a means of recording and preserving thought and to transmit thought beyond the human voice.

Since the writing employed in the early years of school is not intended for permanent record, nor for transmitting information by mail, it is questionable whether it should be required.

Indeed, because of the time and effort it consumes, it is probably a hindrance rather than a help to child development, both physical and mental. In the time consumed in writing, much more language work in expression and spelling and pronunciation could be accomplished, and more information gotten and given, by reading and speaking, than by writing.

We are in favor of more oral and less written expression the first three years in school. The ear needs training rather than the fingers or hand or arm and the voice needs exercise rather than the delicate muscles of the writing machinery.

E. C. T. A. MEETING CALLED OFF

New York City, N. Y., Jan. 9, 1918

To the Editor:

A few days ago a notice was sent you regarding the proposed meeting of the Eastern Commercial Teachers' Association at Springfield. Since then, there has been such a great change in traveling conditions, as well as in other matters resulting from the World War, that the Executive Board has voted not to hold the meeting this year.

We wish to withdraw the above mentioned notice, and also ask you to announce in a suitable manner through your columns the postponement of the meeting.

HORACE G. HEALEY,

President.

A recent letter and specimens from our associate in 1890 and 91, Mr. L. M. Kelchner, now located at Seattle, Washington, reveals the fact that he is still in the game when it comes to producing artistic, skillful penmanship. He has long since been recognized as one of America's most skillful all round penman. During the last year he won two high grade pianos by being awarded first prize in each case for submitting the most artistic design advertising a piano. In the one competition there were 1,800 designs submitted and in the other 1,500 designs. Seven years ago his design also won a \$750 piano. These are very tangible testimonials of his ability as a penman artist. We regret a specimen of flourishing he submitted was not in ink suited to engraving or it would have appeared in these columns.

Mr. J. F. Sherwood, of the teaching staff of The International College of Business Professions, Ft. Wayne, Ind., whose excellent contributions on Civil Service, etc., have been appearing in our columns from time to time, on January 2nd favored us with a list of 20 subscriptions to the Professional Edition and 11 to the Students' Edition of The Business Educator. This bespeaks a body of students interested in the commercial phase of education, in keeping with the title of the school.

A. E. Smith, Supervisor of Writing of the Scranton, Pa., schools, sent us a package of specimens from the seventh and eighth grade pupils. The work is quite remarkable. The majority of the pupils seem to be taking a great deal of interest in the subject and are doing nice work. Out of the 700 pupils, 366 were awarded Grammar Grade Certificates. The people of Scranton can well be proud of this record.

W. S. Sanford, Brown's Business College, Danville, Ill., is securing good results in his penmanship classes, as shown by the specimens received from his pupils. Eleven were granted B. E. Certificates.

PARTIAL CONTENTS

**Of the Professional Edition of
this Number of the Business
Educator**

N. C. T. F. Report.

Private Schools Convention Report.

President Owen's Address.

Efficiency, N. A. Jensen, L. D. S. Bus. Coll., Salt Lake City, Utah.

Qualifications of an Export Manager, D. E. Knowles, Hughes High School, Cincinnati.

Pointers From and To Teachers, N. A. Jensen.

Certificates, C. P. Eberhart.

Accountancy, Atlee L. Percy.

W. B. Phillips, Appreciation by Carl Marshall.

Announcements.

News Notes, Etc.

Form and Freedom in Writing



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A Woman Large of Heart

The First Citizen of Chicago, the First Citizen of the United States, the First Citizen of the World. That is what the chairman of a National Convention of Social Service Workers recently called the subject of my sketch this month. John Burns, the eminent labor reform member of the English Parli-



ment, said: "This woman is the only saint America has ever produced." That is putting it rather strongly, but when you read the story you will agree with me that whether Wise or Otherwise, she is "Some Woman," even if not the first citizen of the world, or the only saint America has ever produced. I have known quite a lot of female saints myself, though none of them had yet sprouted wings.

Childhood

She was a queer little girl, rather small, inclined to be pigeon toed and rickety. There was something the matter with her back. I suppose she had slight curvature of the spine. She also had an ingrowing conscience which troubled her greatly at times. When she told a lie to her father who was a dignified, stately Quaker gentleman and a well-to-do miller in the Illinois town where they lived, this small girl used to lie awake nights because her conscience wouldn't let her go to sleep. It probably wasn't a very black lie, either, because I don't believe this little slip of a girl could have told a good able-bodied lie such as I used to tell my father sometimes, under great stress of necessity. After tossing around for a while the little girl would get up in her nightgown and go stealing down stairs in the dark to her father's room where he sat reading after she had gone to bed, and she would tell him what she had done. The father would say he forgave her, but would tell her that he was glad to have a little girl whose conscience troubled her so much that she could not sleep after she had told a lie. My conscience used to bother me some of a night, especially if there was a heavy thunder shower on and the lightning was playing around vividly. At such times I used to regret very deeply some things I had done and resolve to do better, but I never ventured to get up in the night and go and tell my father about it. I don't believe he would have told me any such thing as this little girl's father did. I never tried it anyway, for he was a man of quick and uncertain temper, and he wore a large thick soled leather slipper when he sat up late at night reading.

The little girl was very much ashamed of her own insignificant appearance and very proud of her father, who was a large, stately man of imposing presence, and when her father had company, she kept herself out of sight as much as possible, for she didn't want people to know that her fine looking father had such a small, rickety, pigeon-toed, little girl; so she used to walk with her Uncle Jim on such occasions and her uncle couldn't quite understand why he was so popular, when her father had distinguished company as he did, for this Quaker gentleman of Illinois numbered among his friends a rising young lawyer and statesman by the name of Abraham Lincoln, and I presume Stephen Arnold Douglas, "the little giant of the United States Senate," knew the Quaker gentleman of wealth and education.

A Child's Sympathy

While even a little girl in her native Illinois village, she had wondered why so many people were unhappy and miserable. It almost broke her small child heart to see so much unhappiness. She didn't think it was altogether because people were poor for she was happy and her father, while not poor, was by no means rich, and Mrs. McBride, who lived in a small bit of a cabin with eight children and whose husband, on occasions, came home "under the influence," was one of the happiest women she had ever seen, and she knew of very poor people who were ill and almost friendless and yet were happy, while some people who lived in fine houses and had beautiful clothes, and fine carriages behind high stepping horses, even hanged themselves because they were so unhappy. The little girl thought it must be lack of intelligent companionship and human sympathy that made people unhappy and you can see how this childish view of things, which was rather a reasonable way of looking at it, influenced the life of the woman who certainly did, in after years, become "the first citizen of Chicago," if she wasn't quite what John Burns called her, "the only saint America has ever produced."

College Life

When she was 17 years old, this young western girl went to Rockford Female Seminary. She was ambitious to go to Smith College at Northampton, but her father knowing her rather delicate health preferred having her near home, so she went to Rockford, which was one of the earliest schools of higher education for women in the Mississippi Valley, and was called the Mt. Holyoke of the west, referring to our Mt. Holyoke here in Massachusetts, where Mary Lyon established the first college for women. The Rockford Seminary was a highly religious institution. Most of the girls experienced religion, more or less violently, that being considered almost a part of the course. A very large proportion of these girls went as missionaries to the Orient,

after they completed their courses at Rockford. Jane, for that was the name of that young woman, was quite serious of mind, but not at all impressed by the emotional revivalists who came to Rockford, and the idea of service in the Foreign Missionary field did not appeal to her. Possibly she saw then, as she certainly did later in life, that there was a tremendous field for missionary effort right in her home state. Anyway, she decided she would be a physician, and after completing her course at Rockford, she went to Philadelphia to study medicine in the Women's College there. Jane left Rockford in the summer of 1881 and for eight years she led a somewhat varied life. She went first to the Women's Medical College, but, the spinal trouble which had always bothered her developed to such an extent that she had to go to Dr. Weir Mitchell's Hospital for Nervous Diseases, and after coming out, she had to lie in bed for six months. Her nerves were completely unstrung and the doctor told her to give up trying to be a physician. Her father had died in the meantime and left her a moderate amount of money, so she went to Europe and spent two years visiting the various Capitals and places of interest.

The Woman's Awakening

What awakened Jane to her life work, was a night visit to the White Chapel District in London. A missionary took her there on a sight seeing tour of the slums. It was near midnight of a foggy Saturday, and around a huckster's cart were gathered a throng of the Great Submerged Tenth, that General William Booth so eloquently wrote about. By the smoky glare of a gasoline torch, an auctioneer was selling half decayed vegetables, for in London they don't allow you to sell on Sunday and it is the custom to close out such things about midnight. A ring of grimy, gin soaked, sodden and tattered men, women and children formed about the huckster who was auctioning off his damaged goods. With wolfish eyes they bid in farthings and hapence for the wretched stuff, and as the auctioneer scornfully tossed a half decayed cabbage to one buyer, the half starved man sat down on the curb stone and eagerly ate it, dirt, decay and all. Jane had seen vice and misery in Vienna and Berlin and Paris and in her own city of Chicago, but she said, "I never saw anything to compare with the misery of Mile End Road, as I saw it from the top of the omnibus that Saturday night." She spent a good deal of her time about that part of London, and her soul began to awaken to the great need of the Submerged Tenth, and those who had to dwell around them and among them, and then somebody took her to Tonybee Hall and the People's Palace, two social settlements of London, where great souled men and women live among the very common people and work with them, not for them, to make life better.



If you want to know about "The People's Palace," go to your public library and get and read Sir Walter Besant's great novel, "All sorts and conditions of men." This happened in 1887.

With this young woman, now about 26 years old, there was a cultured friend of her own age, or a little older. The two had much in common and they, Jane and Frances, had made a fine collection of beautiful objects in their travel through Europe. Pictures, little bits of sculpture, furniture and things of that kind which they were taking back to America with them. What do you suppose these two cultured young women decided to do? They decided that they would go to the great, sprawling, dirty, vicious, savage, brutal, fine, splendid city of Chicago—for Chicago is all of these things, and "then some"—they decided that they would go there and make them a home right in the heart of the "White Chapel of Chicago," which is over on the West Side, in what is known as the Ghetto, for in that part of the city were a great many Jewish people. Many of them were very, very poor. Exiles from Russia, largely, where the terrible pogroms of the black hundreds had driven them by murder, robbery and oppression to flee from their native country and seek refuge in a new world, and thousands of them had settled on the west side of Chicago. These two young women decided to start housekeeping among this down-trodden population. They made speeches and they told the newspapers what they intended to do, and everybody said it was a mighty fine thing, but they couldn't make it go; that it would be a "fizzle," that they would very soon get sick of it or would be driven out by the vicious element.

Hull House, Chicago

They decided on a location at the junction of Blue Island Avenue, Halsted Street, and Harrison Avenue. It was a fine old house, built 30 years before as a Homestead for one of Chicago's pioneers, Mr. Charles J. Hull, and there in 1889 Jane Addams and Frances Starr established Hull House, giving it the name of its original owner. It was occupied at this time in part as a factory, for as the great city had swarmed up around it, the old residents had moved away. The lower part had been a second-hand furniture store and at one time the "Little Sisters of the Poor" had used it as a home for the aged. The daughter of Mr. Hull had given the use of the building and they at once put it in thorough repair and moved in all the beautiful things they had taken from their own cultured homes and they came there themselves and commenced housekeeping and they practically threw away all the keys to the doors, for Hull House, for more than 30 years, has been open at all times to anybody who needed its influence or its help.

Cheerful Surroundings

When they first opened Hull House it stood between an undertaker's shop on one corner and a saloon on the other. Cheerful company on one side and quiet company on the other.

They moved in on the 18th of September, 1889, with another young woman who began by doing house work and soon made herself useful in more important efforts.

They were so enthusiastic with their settlings the first night they forgot to lock the front door and left the side door wide open, and it was a risky thing to do in the neighborhood, but they didn't lose anything.

Hull House as I saw it many years ago, was a large, very plain building, and around it as a center radiated many small streets that were crowded with little 10-foot shops in which were sold every conceivable kind of stuff that anybody could possibly want. You and I would not want any of it unless we were suffering very badly for food or clothing.

In the lofts and upper stores of hundreds of buildings around Hull House were the sweat shops, where all day long men, women and children packed as thick as sardines in a box, bent over whirling sewing machines, driven by the weary feet of the workers. They were making children's clothing, women's cheap cloaks, the cheapest of sloop-shop ready made clothing, such as the all wool suits you buy for \$4.98, the beautiful plush cloaks that you get for \$6.39, the fine suits for children you buy for \$1.63, and oceans of cheap, cheaper, cheapest muslin underwear and stuff of that kind, made of genuine cheese-cloth, some of it.

The clothing made there you buy, put on and wear as long as it holds together. You don't dare take it off; if you do, it goes to pieces. Everywhere, all around this musty, fusty, frowsy, dirty, ill-smelling section of the city, was to be found the rum shop, the beer saloon, and the barrel house. We don't have the barrel house in small places. It is a place, where in such cities as Chicago, for five cents, one could buy a water tumbler full of gin, brandy, whiskey or rum, all out of the same barrel, and a man could go on a terrific spree for twenty-five cents in that section of Chicago which surrounded Jane Addams and Frances Starr and Hull House. The children of this submerged part of the city were not the nice clean little boys and girls, such as you see around your neighborhood, but rat-faced little elves, scantily clad, half clad, or not clad at all. Sometimes, without a stitch on, all day long, in hot weather they played—these little atoms of the human muck heap—in the gutter, amid the stench and dirt of this malodorous section of the great city. Disease was plentiful here, children died off like flies, and God pity the girl among these children who was gifted with good looks, for only a few blocks to eastward lay the red light district of the city, with its

dance houses and its dives where women went the swift road to ruin and death.

Not a very choice section to choose for a life home, was it, that this girl, college graduate, lady of wealth and culture and refinement, had chosen for a residence?

The Great Settlement Home

It is 28 years since Jane Addams and Frances Starr opened the doors of Hull House in the heart of the submerged tenth of Chicago. It was just about a year after this that I went to live in the great city and Hull House was then a modest establishment, compared with what it has become since. For now there are thirteen buildings connected with the old mansion of Charles Hull. They form a great square of themselves and they contain work rooms, an art gallery, a theatre, lecture halls, also used for dancing, a kindergarten and apartments, for more than forty regular members of the great family Jane Addams has gathered around her. This family is made up of men and women from various professions. Quite a good many of them are professors in the great Chicago University. There are artists, newspaper men, lawyers, doctors, poets, novel writers, musicians and business men and women in the big family which helps to make Hull House a neighborhood home for anybody and everybody who needs advice, counsel or help. These members of the family pay their board and room rent just the same as they would anywhere else in the city, and they give a large part of their spare time to helping those who need help so badly.

I could fill several numbers of this magazine in describing the various things that Hull House, through its great head, Jane Addams, has done or tried to do, for Hull House has not always succeeded in its efforts, and thank the good Lord Jane makes mistakes just like you and I.

Hull House and City Politics Reforms

For instance, in its early days it started out ambitiously to reform and purify the politics of Chicago which had as leaders such statesmen as Hinky Dink McKenna and Bath House John Coughlin. Hinky Dink had a prodigious thirst emporium for the great unwashed on South Clark Street and Bath House John has a somewhat more ornate establishment dealing in wet goods on another corner. The effort was well meant, but it was not entirely successful. The politics of Chicago still lack much of being snow white. They are still about as pure as the water of that crystal stream, the Chicago River. You can almost plow the Chicago River up in the spring, seed it down, and grow wheat on it. Then again, they tried to abolish commercialized vice in that section of the town. They didn't succeed, but they did a lot of good. They awakened the city and the nation, through their efforts, to



the fact that there was such a thing as the White Slave traffic. If you could have seen the section of Chicago in which they worked you would not wonder that they didn't entirely succeed. About a half a mile from Hull House around the Polk Street Station, in the days when I first went to Chicago, every house on both sides of three streets was a house of ill fame, and there was no concealment about the matter. Women of all colors and all ages sat in the windows or stood in the doorways and invited the passerby to come in. Dance halls, wide open, with liquor dealt out by waiters and from open bars, were under many of these houses. It was a frightful place. Hell had nothing on it. It is no wonder that many of the ill clad, half fed, hard worked young girls of the Hull House district found their way into the dance halls and dives of this reddest of red light districts. All that is done away with now, and largely through the efforts of Hull House and its great leader. Of course, there is plenty of vice in Chicago yet, but it has been made very warm for the White Slavers, and the open dens and dives of the Polk Street section have been driven out of business.

Hull House and Labor Troubles

In labor troubles, Hull House has always been prominent, not taking sides with or against Union Labor, but trying to reconcile the clashing interests. There has not been a great strike for twenty years that Jane Addams has not been called in as one of the arbitrators. She has received any amount of abuse from the fact that she has discountenanced violence on the part of strikers as well as avarice and oppression on the part of labor employers. She has been called an anarchist, an atheist, and pretty much everything but a capitalist. She never had any money because she spent it just as fast as she got it, and she don't wear diamonds though she does wear good clothes, for she is a lady of refinement, artistic taste and fine discrimination.

The great Pullman strike probably gave Jane about as lively a time as anything that ever occurred. You have all seen the Pullman cars, of course. George M. Pullman was the man who first introduced them, and made us pay \$2.00 for the privilege of stifling in a sleeping car, and he made them at Pullman, Ill., just a few miles out of Chicago, really a part of the great city. Mr. Pullman went over to Essen in Germany where Herr Krupp was making those nice little guns of his which last year smashed the great forts of Liege and Namur as if they had been egg shells. He found the city of Essen was managed entirely by the Krupps. You know they manage things beautifully in Germany, much better than we do here. You don't see dirty streets over there, dead cats in the back alley, tomato cans in the front, and all that kind of hric-a-brac. They have everything clean and nice, but pretty much

everything is verboten. If you want to keep a cat in Essen it is "Verboten." If you would like to build a fence around your yard it is "Verboten." If you would like to do this and that and the other thing it is forbidden. Everybody does things just the same way and it made a beautiful city, and Mr. Pullman decided that he would have that kind of a city out where he was. I taught in a school about three miles away from Mr. Pullman's model city and I used to walk over there occasionally on Saturday. It was a "slick" place. There was one great building where all the stores of the city were assembled. You could buy anything you wanted there, and a lot of things you didn't want. That was the only place you could buy them. And the lawns were just alike. Nobody could keep a cat without he had permission from Mr. Pullman. No liquor was sold in the place except at the one hotel, to guests. But there was a ring of beer saloons and rum shops completely surrounding the city, and there was a constant procession marching to and from these wet places. The strike was one of the meanest ever held, and neither side won a decided victory, but you can draw a long breath in Pullman now without a special permit from the Pullman Company.

Then again in the great teamster's strike, Jane Addams was in the midst of the fray, not fighting, but trying to keep others from fighting. Every teamster in the city struck, and they brought in scabs from all parts of the west to take their places, and those union teamsters murdered those scabs whenever they could catch one unprotected. Our expressman used to come in with packages and he had two revolvers buckled around his waist and on the wagon seat sat the driver with a couple of guns in his belt and a Winchester rifle across his knee. You would see a ton of coal coming up the street with a couple of darkies on the seat armed to the teeth and three policemen on each side of the team like bearers at a funeral, and they kept that up for two months. In everything of this kind this remarkable woman has been first and foremost as an arbitrator and conciliator trying to bring about peace, for Jane Addams is or was a pacifist.

The Friend and Neighbor

But it is on the common every day exercise of neighborliness that this remarkable citizen of Chicago has done her greatest work. Jane Addams is a rather smallish dark faced woman, gentle of manner and soft of voice in her every day intercourse with people. Of course, she has her speaking voice, but she is not a great orator like Anna Shaw. She is just a little bit stooping and has rather a sad face when she is in repose, which is very seldom, for, in the 28 years since she founded Hull House, there has been mighty little repose. It took some time to get the people of that neighborhood to accept her as a neighbor and friend, but she had done every-

thing to justify the name. She has officiated at births and deaths, weddings and funerals, and she has never hesitated to stand up in defense of the people of her neighborhood.

When McKinley was murdered by that insane nian Czolgosz, Chicago went mad over anarchists. The young man had stopped there on his way to Buffalo to kill the president, he had talked with some of the Chicago socialists, and the police took a whole lot of them off to jail and locked them up without benefit of counsel. They were entirely innocent of it and had no knowledge of the assassin's intentions. They could not speak English, most of them, and they were scared almost to death, for they expected the mob would take them out and hang them to a lamp post, but it was Jane Addams, soft of voice, calm and quiet and cool, who came down into the prison and restored them to self-possession and secured them counsel and kind treatment and liberty. She was called an anarchist. She has been called about everything good and bad and I venture to say that it don't much worry her. Anybody who strives for progress will get more kicks and cuffs than cakes and ale. Is it any wonder that the people of the great West Side; of the Great City; of the Great Nation; of the Great World, are all rather proud of Jane Addams, whether they call her Wise or Otherwise?

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HANDWRITING QUESTIONS

Proposed at Chicago for Investigation, Study, Discussion and Solution by Individuals and at Conventions

By C. P. Zaner

1. When begin instruction in writing?
2. When require writing as a language?
3. What is the comparative value of the spoken and written word in grades 1 and 2, in grades 3 and 4, in grades 5 and 6, in grades 7 and 8, in high school and college, in adult life?
4. When should writing be stressed—in what grades? At what age do we get the largest returns for effort and time spent—at what age the smallest returns?
5. When should 10, 15, 20, 30, 40-minute schedules for formal writing instruction and drill be maintained?
6. When and to what extent should uniformity be encouraged—when differentiation?
7. How to discover and develop the best way for each. Or is one way for all best?
8. "Learning by or through doing," is it a theory or a scientific process? Is drill, as such, in writing a necessity or a delusion? How do we learn to walk, to talk, to eat, to count, to draw, to read?
9. What functional advantages have the fingers in writing; what, the arm; what, the two combined?
10. What effect have vocations on handwriting?
11. Why is finger writing easy to learn but tiring? Why is arm writing difficult to learn but easy when acquired? What does leverage tell?
12. How has the writing of the world been done? How should it be done? How will it be done?

13. What effect does autoing and will flying have upon handwriting?

14. Is writing one of the fundamentals of an education, or is it incidental in life?

15. What are the real fundamentals of Form as they relate to legibility, beauty, speed? What of Movement as it relates to legibility, beauty, speed?

16. How can Form be taught and formalism avoided? How, Movement, and mannerism avoided?

17. What are the learning processes whereby conscious effort is converted into unconscious act?

18. What are the higher and lower levels of mental activity? How utilized in learning and in writing?

19. What are Penmanship Plateaus, how attained, how utilized?

20. When are instruction, drill, suggestion, criticism most helpful in learning to write?

21. What are the comparative difficulties in performing such universal acts and arts as eating, walking, talking as compared with handwriting? What are their comparative values?

22. What are the mechanics of eating; of walking; of talking; of writing? How do people perform them? How should they?

23. How people write is a fact; how they should write is a theory. How people write must be reckoned with in determining the best way to write.

24. What are the functions, services, objects, and excesses of surveys, measurements, standards, scale? Who can best make and administer them?

25. Are we awake to present-day writing needs? Are we magnifying the art beyond its importance or failing to measure up to its needs?

26. Are we right in saying that oral rather than written language is

best for the first years in school, or is the language specialist right when he asserts that the child needs writing? Is there a compromise ground? What are the facts?

27. What do we know about motor impulse; about motor sense? What is the difference between skin tact and muscle tact? What is the real writing touch?

28. What part in learning to write and in writing do the eyes perform; the mind; the muscles?

29. What are the functions of exercises in writing; of sizes; of letter exercises?

30. When should rhythm be promoted; when diminished or subordinated?

31. Is lefthandedness in writing an inheritance or an accident? Should left hand writers be changed to right hand writers?

32. Are left hand writers allowed to write a left hand or forced to write a right hand with the left hand?

33. What are the fundamental differences between learning and writing? To what extent does the means differ from the end?

34. What are the advantages of blackboard demonstrations? Which is the more important in a school room, a blackboard and a teacher who can write skillfully upon it, or a room equipped with writing books and a teacher who cannot write well?

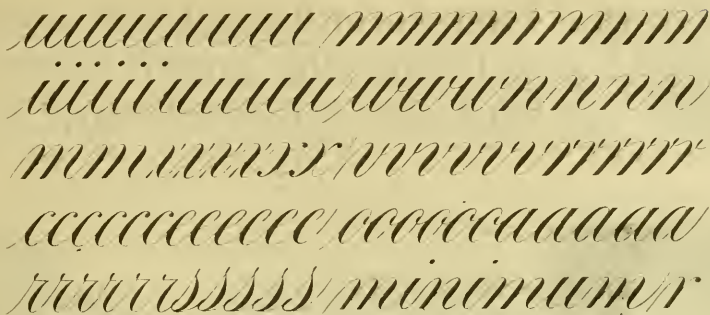
35. What is momentum in writing? What is the difference in momentum between child and adult writing?

36. How is the writing movement controlled? How created? Does writing typify power or motion multiplied?

37. What and where are the natural, essential, or advantageous pauses, stops, and spurts or impulses in writing?



Certificate Winners, Wilkes-Barre, Pa., Business College, Victor Lee Dodson Proprietor, A. J. Watts, Penmanship Instructor



ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio.

Lesson No. 5

For this lesson use paper ruled $\frac{3}{4}$ of an inch. All preceding lessons were planned for $\frac{1}{2}$ inch paper. The object of large work is to enable you to get a good percept or mental picture of the letter, uniform down strokes, and beautiful graceful curves. Unless you have mastered the large work, do not attempt small work.

It is very important that you develop a uniform pressure on the down strokes. It will not do to have one light and the next one heavy. In the letter i, start the down stroke with a square top, continuing the same pressure until you start to turn at the base line. Avoid a wedge shape form. It is one of the marks of an amateur. In the first down stroke of m, start the shade gracefully and put the full pressure on as soon as you pass the turn. Learn to hit the head and base lines, beginning the shade on the down strokes as near the head line as possible, and carrying it down as near to the base line as possible without making stiff turns.

Perseverance is a good quality, but don't make the mistake of making letter after letter, and page after page, without carefully studying your work and the copy occasionally. Have a definite thing in view to master. See where your work differs from the copy. You can not expect to master roundhand in a week, but you can learn to make a few of the simple strokes and letters fairly well, which is all that is expected of you. Weeks of study and careful practice will bring results.

You cannot be too careful with the dots on i, x, c, r, and s, and the retrace or blind loop on v, w, r, o and s. Study them carefully so that you may know exactly what to make. Take time to get them correct and neat. Good script is not written very rapidly.

Penmanship is receiving careful attention in the State Normal School, San Jose, Calif., under the direction of Alice Cronin. Two pupils won our teachers' Certificate and thirteen Certificates of Proficiency, which shows the high grade of work being done.

W. E. McClelland, Topeka, Kans., High School, is securing good results in penmanship, as shown by specimens received. Fourteen of the pupils were awarded Certificates. One of the pupils, Roy Ansel, is taking up ornamental penmanship and is showing considerable ability.

Attractive Roll of Honor Designs for Organizations, Societies, etc., in which to enter the names of those engaged in the war, have been received from the Martin Diploma Co., 338 Wash-

ington Street, Boston, Mass. Two of the designs are printed in colors, making them especially attractive. Timely and effective, they will doubtless prove good sellers.

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By A. M. Grove, Chicago



Mr. L. A. Newgard, C. P. A., was born September 9th, 1890, in Albion, California. He graduated from the High School of Lodi, California, Normal Institute, 1911, following which he taught in the Capital City Commercial College, Sacramento.

In 1912 he entered the Zanerian and while pursuing work in penmanship he took up shorthand and commercial subjects on the side. In 1913 he had charge of the commercial work in Stewart Commercial School, Grafton, W. Va. In 1914 he married a Zanerian classmate in the person of Miss Lillie Sheard, at which time he began work with the Rider-Moore & Stewart School, Trenton, New Jersey, teaching shorthand and English.

A year ago he took charge of the Commercial Department of the Richmond, Indiana, High School, where he is now located. In November of last year he passed the C. P. A. examination and received his degree. He writes a good hand, possesses a splendid personality, and is one of whom more will be heard from in the future.

Eileen M. Gorham, supervisor of writing, Grante City, Ill., is securing fine results in penmanship. We have examined a large number of specimens from her pupils, all of which show plenty of force and freedom. Many certificates have been granted to her pupils.

Good specimens of penmanship have been received from the pupils of the East High School of Aurora, Aurora, Ill., Veronica G. O'Neil, instructor.

Quite a number of good specimens of writing have been received from the students of the Wheaton, Minn., High School, J. W. Seay, teacher of penmanship.

Thirty-three Sioux City, Iowa, high school pupils have succeeded in securing an O. K. for the Zaner Method Certificate, and many more have their work close to the standard, which indicates that penmanship is receiving the attention it deserves in that school under the direction of C. Rose Greenen.

A bundle of fine specimens has been received from Fannie I. Stephenson, teacher of commercial subjects in Puyallup High School, Puyallup, Wash., and also supervisor of writing in the grades. The high school pupils are making splendid headway in their penmanship. Many of them have gotten their work up to the standard required for a Certificate.



By Miss Louise Lawrence, pupil in Brown's Business College, S. I. Gresham, Prin., H. E. Read, Proprietor, Danville, Ill.

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To Sum Up

In 1917, besides many smaller cities we sent teachers to these high schools: Richmond, Ind.; Youngstown, O.; Englewood, N. J.; Des Moines, Ia.; Kan.; Honolulu, Wilkesburg, Pa.; Medford, Mass.; West Hoboken, N. J.; New Bedford, Mass.; New Britain, Conn.; Omaha, Neb.; N. J.; Holyoke, Mass.; Dillon, Mont.; Proctor, Ariz.; Champaign, Ill.; Fitchburg, Mass.; Bridgeport, Conn.; Boise, Ida.; Elkhart, Ind.; Sault Ste. Marie, Mich.; St. Joseph, Mo.; Portland, Me.; Bradock, Pa.; Boston Clerical School. The good work began in February. YOU may be one of the beneficiaries in 1918. It is up to you. "Nine-tenths of wisdom depends upon being wise in time."

THE NATIONAL COMMERCIAL TEACHERS' AGENCY,

E. E. GAYLORD, Manager

(A Specialty by a Specialist)

Prospect Hill, Beverly, Mass.

NINE STATES IN FIVE DAYS

January 8.—Our candidates have been sent, during the past five days, to serve in nine states. More than one hundred and fifty "live" vacancies still remain in our files, unfilled—67 of them, high school positions which should be filled at the beginning of the second semester. If you are available now, serve your country and your profession; and get in touch with us immediately.

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Report of the PENMANSHIP ROUNDTABLE

National Penmanship and Supervisors Association

Hotel Sherman, Chicago, December 27, 28, 29, 1917

J. A. STRIPER and C. A. BARNETT, Presidents

THE NATIONAL PENMANSHIP ROUNDTABLE

President C. A. Barnett, of Cleveland, O., opened the meeting Thursday afternoon at 4:30 with an address comprising an account of the work they are attempting in Cleveland in correlating the writing with other subjects. He also develops text lettering in the upper grades by those who complete their writing.

The big event of the meeting was the address delivered by Dr. R. W. Himelick, Superintendent of the Fort Wayne, Ind., Schools, on the subject of "Supervision of Special Subjects." Among the many golden thoughts presented he said: "The supervisor needs to create the right atmosphere to make the teacher happy in her work, to help rather than criticize, to know the subject, to recognize that the psychology of writing was as important as any other subject, that supervision means teacher training as well as teaching pupils, that one's policy of procedure should be definite, that one should write out his educational creed each year, that supervision meant intelligent co-operation.

President Barnett brought with him a fine display of writing from the Cleveland schools as well as two of his Supervisors, the Misses Cavanah and Thompson.

Miss Hendrickson, the Supervisor from Lakewood, Ohio, also brought a very creditable exhibit of children's writing.

Mr. A. N. Palmer, of New York City, gave his usual talk under the title "Teaching Writing in Elemen-

tary Schools." Mr. Palmer nearly always tells of his earlier experiences in learning to write and of his later experience in teaching the art. As usual he condemned the accurate copies of the old time copy-book, though few exist today, and then gave the fundamentals of correct learning through Posture, Relaxation, Specific drill on Exercises, Word writing, Closer visualization of letter forms, etc., etc. "You can't teach writing from the blackboard; Penmanship is the most important subject in the school room and the easiest to teach; Individuality is eccentricity exaggerated," were some of his positive assertions which left room for any doubts as to their correctness.

Friday Afternoon

Dr. Frank N. Freeman, of the Department of Education, Chicago University, gave an illustrated talk under the title, "Experiments in Education." It proved to be a most stimulating and illuminating informal conversational talk descriptive of the charts and diagrams he presented.

He has been making moving pictures of children of different ages and adults, of varying degrees of proficiency from very poor to very good and then at his leisure (if he has any) analyzing the results. As a consequence he has discovered many things not noticed by the average person.

Variations in position, in pen holding, in movements employed, in rates of speed, in pauses and stops and spurts, rhythmic and irregular motions, are discovered and indicated in graphs, charts, etc.

His moving picture machine indicated that the better writers use the third and fourth fingers as a glide and rest instead of the side of the hand and wrist; that they use the forearm rather than the fingers to get from letter to letter and word to word across the page; that they use combined movement rather than all finger or all arm or so-called muscular movement.

Your Editor was then called upon for the paper he had been asked to present, entitled "Specialization and Supervision," but which he begged leave to omit because the ground had been covered so much more masterfully the day before by Dr. Himelick. The paper will be printed in these pages by request of the Association.

He then requested the privilege of substituting some questions which appeared more timely and which were given for the purpose of arousing thought rather than satisfying it. It was then requested that the questions be printed in these columns, which re-

quest will be complied with in this or an early number as soon as room may be found for them.

President Barnett then stated that there had been many requests that the National Association of Penmanship Supervisors combine with the National Penmanship Teachers' Association. Upon vote, the motion carried. The new name adopted was National Handwriting Association, which meets with the National Commercial Teachers' Federation as a Round Table.

The meetings were well attended and the interest was fine. The two talks by Drs. Himelick and Freeman were broadening and deepening.

The new officers are: President, Miss Lena Rovick, Muskegon, Mich.; Vice Pres., Miss Lucretia L. Cavanah, Cleveland, O.; Secy., L. W. Huntsinger, Cleveland, O.

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C. A. BARNETT, Chairman 1917
National Penmanship Round Table



MISS LENA ROVICK, President 1918
National Handwriting Association

The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

There is much demand nowadays for Honor Rolls by churches, societies and organizations of all kinds who desire to properly display and honor their soldier boys who are fighting the cause of democracy under the starry banner of the United States of America. There are many stock designs to be had for this purpose which require but the filling in of the names to make the job ready for the framer. Sometimes the engrossing artist is required to execute the whole design himself, and in this illustration the student will find a specimen of that character.

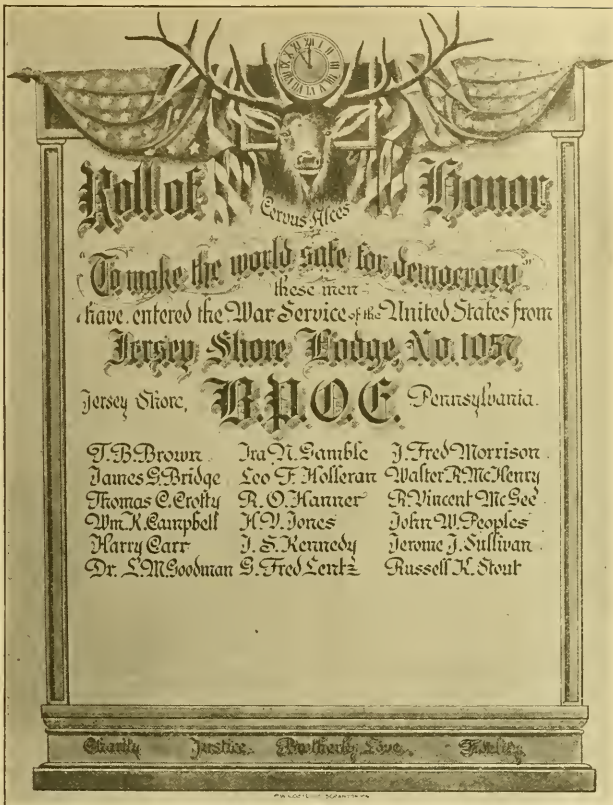
It is not offered as a finely executed specimen of engrossing but rather one that may be gotten out in a hurry. The chief feature of this piece of work is in its color scheme, and of course a black and white production does not begin to show any of the beauty of a piece of work in color.

The design presented is appropriate to the subject matter, the decorations at the head of the work being thoroughly Elk in character.

Red, white, blue, purple, green and black were the colors employed in finishing up the design. All of the lettering was executed with Soemnecken pens, and display line, architectural border, and panel back of the Elk head together with the clock face were rendered in purple, one of the official colors of the elk's organization. The draped American flags are of course in their natural colors.

The student is advised to try his hand at some arrangement of his own instead of merely following some other person's lay outs so that he may develop his own originality. In this way he not only has the satisfaction of doing something on his own initiative but he creates a confidence in himself that later on will carry him over the rough spots that he is bound to encounter as he journeys along the road to success. Don't be discouraged if your first efforts are not as pleasing to you as you would like them to be, but go at it again and if you persevere along with having the natural talent required, nothing can stop you.

Above all don't forget to work and work hard, for it is only through the actual doing of the work that your efforts will put on the polish of the professional engrosser.



CAN YOU WRITE CARDS?

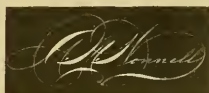
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SPECIALIZATION AND SUPERVISION

Prepared for Penmanship Section N.
C. T. F. Convention, and Published by Request

Chicago, Dec. 28, 1917

Modern efficiency depends upon special knowledge or skill, or the two combined, in some one thing. A mere smattering of knowledge, covering many things, may be satisfying, but it is far from satisfactory. Service demands something more substantial than the superficial.

"Know everything of something" epitomizes the world's measure of efficiency and how to attain it. Thus it is that humanity is specializing as never before in the history of the world. Not as it once did by the son following in the footsteps of the father, but by each one doing that which he likes and can do best.

Specialization has to do with mastery of details, of thinking clear through the thing in order to perform it. Knowing something of a thing may be a long way from knowing it, or even knowing its fundamentals. A specialist implies one who has studied and mastered the essentials of some line of thought or action and not merely followed it for a living.

In teaching, we have two kinds of specialists, which I shall call the age or grade specialist and the subject or technical specialist.

The age or grade specialist is one who is familiar with the normal activity of the pupils of a given age or in a given grade, such as a First, Third, Fifth, Seventh, or Eighth grade teacher. Such a specialist can teach almost any subject or art advantageously to the pupils in her grade. She can do this because she knows the human element at that stage of development and can anticipate its trials, failures, and triumphs.

The subject or technical specialist is one who is familiar with the technique of some subject or art—he knows its science and can perform its art. He can demonstrate it so that it appeals to pupils of different ages. And as a consequence he can teach it successfully.

Of course there are card writers who cannot teach writing and there are teachers of writing who cannot write well, but they are the exceptions who prove the rule that study and practice combine to achieve.

The grade or age specialist is disposed to teach children to write; children are her specialty, not writing. Childhood is her enthusiasm, not art or science as such except as she can utilize them to the child's advantage. The human element of the child, not the technical element of the subject or art, interests her. That is, she employs technique to train children; child development is her first and last thought; technical knowledge and skill her secondary thought. And in this viewpoint she is fundamentally correct.

The technical or subject specialist is inclined to teach writing to children; writing is his specialty, not childhood. Penmanship is his enthusiasm, not boys and girls. This is due to the fact that he has studied art more than childhood; practiced more than he has observed. He knows far more about the development of a letter than the evolution of the one who must be trained to make it.

The whole truth is to be found in a union of these two viewpoints of specialization, the one comprehending the nature and the other the art phases of handwriting. It is only when nature and necessity combine that art serves.

The technician who studies human development becomes a liberal specialist instead of a narrow technician. The grade teacher who practices penmanship becomes an efficient instructor instead of a theoretical one. Either of them has doubled his vision and usefulness by supplementing it from the opposite viewpoint—that of nature or art.

Supervision is the means of uniting individual effort. Supervision connects the hands of workers in such a way as to pull together rather than apart. Supervision generates impulse, generalizes details, and directs the work of many. Supervision is the secret of superior service on the part of many individuals working within the same organization.

Supervisors are persons of executive ability and technical training. Or they may be persons who through experience have demonstrated executive capacity and technical ability, having shown leadership and efficiency to justify the ambition to supervise and not merely teach.

Specialization or technical knowledge and skill is the fundamental or foundation of supervision. A supervisor should be a specialist plus executive ability to direct and encourage others.

A supervisor's first duty is to plan and unify the work so that one grade or group will dovetail with another; to so organize the work that it develops rather than destroys individual initiative and effort.

The supervisor's second duty is to instruct teachers so that they can follow intelligently and efficiently the plan of instruction and practice prescribed.

The supervisor's third duty is to train and supervise closely the weak and inexperienced teachers so that they will not undo the work of the strong teachers.

As teachers average here and there, one-third need instruction, one-third need watching, and one-third need confirmation. Supervision is most efficient when applied where most needed.

Supervision is best that co-ordinates with the school policy of other subjects; the fewer the exceptions the better.

Supervision is best when backed by experience, skill, and knowledge of

subject and child capacity and need. Teachers' meetings; outlines or bulletins; visitations; demonstrations; surveys; exhibitions; inspection of all written work; contests; etc., are different duties of the supervisor.

Many attempts have been made to dispense with supervisors of writing, by offering correspondence courses, etc., but the fact remains that writing averages higher under supervision than without it. If the supervision isn't done by a supervisor of writing, it is done by the superintendent, assistant superintendent, grade supervisor, or principals.

The nature of penmanship instruction is undergoing change and development, as are all other things. As "departmental" plans multiply, as "junior high" schools increase, as "group" and other methods evolve, supervisors and specialists must adapt their work to the scheme of underlying all subjects. Writing must function with other things and therefore supervision must function with modern practices which differ rather widely in different communities. Adaptation is an important part of development and achievement.

Some one recently asked "What of the future of spelling and arithmetic and reading?" Some say they are incidental to education; others still think them the essentials or fundamentals. Everything is being questioned, measured, surveyed. But why worry when daily there is so much to do? Better writing is needed and demanded. Better teachers and more supervisors are in demand. Let the straws tell—and they will if you observe which way they blow.

C. P. Z.

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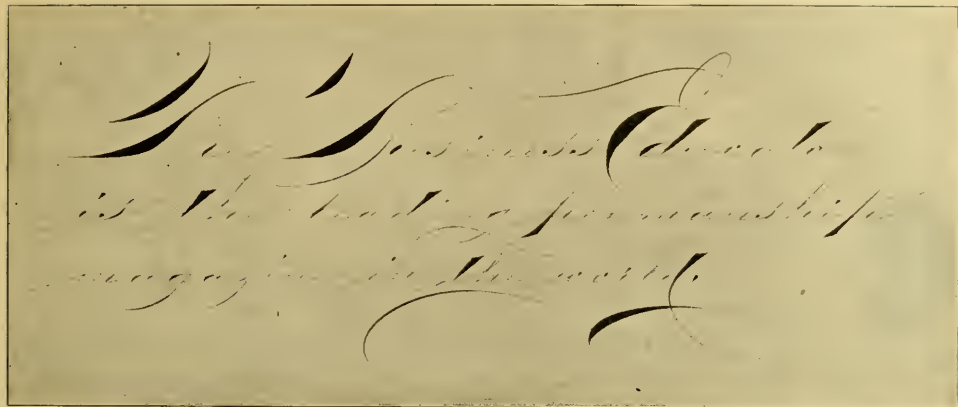
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BRUSH MARKS IN OIL AND WATER

The figures presented herewith may be used with alphabet that appeared in last month's Business Educator. They are of outlined construction and were made 2 inches high; outlined and filled in with same brush. A head and base line only were used and the eye must be trained to regulate "thickness," etc. Of course with the aid of two more guide lines for horizontal tops and bottoms, perhaps a little more accurate work would result, but it's "speed" that you must have in this work if you would make it pay you well.



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DESIGNING & ENGROSSING

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Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Lay off the design about 12x16 in size, and devote careful study to initials, leaves and roses. Make a rough sketch of initial "D," roses, etc., aiming for a spirited and well balanced design. Color values may also be suggested. The two words, Designs and Engrossing, should be penciled quite carefully, and the smaller lettering laid off roughly for correct spacing.



Use only India ink for the pen drawing, as all writing fluids are unfit for this purpose.

In studying the color values you will notice that the roses are a little lighter in tone than the leaves. A fine pen should be used on the roses and a coarser one for leaves and background of initial "D." Observe carefully the lines used to obtain the proper tone values. Note the pleasing contrast of the solid black on the leaves near the roses; the lines are either thickened or cross-hatched to obtain the variations of tone.

Study this design most critically before you attempt to copy it; note color values, form and balance of the rose spray, size and spacing of the lettering. Avoid haphazard practice which will certainly lead to failure.

Send us your work for criticism.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Smith's Arithmetic of Business, by O. S. Smith. Lyons & Carnahan, Publishers, Chicago and New York.

There are so many good things in this book that a page would be required to enumerate them. We can point out only the outstanding features, first of which is the omission of notation, numeration, and elementary instruction in the processes of addition, subtraction, multiplication, and division. The work in these processes is all meat, flavored by helpful suggestions.

The problems under all headings are of the most practical kind; not the old shop-worn stock of former days. They are real, live, throbbing questions presented in everyday business life, and cover a wide range of investigation.

The book upsets all traditional classifications of subjects and introduces many new ones such as manufacturing costs, departmental costs, cost distribution, farm costs, bond values, capitalization, sinking funds, federal plan for farm loans, and many other interesting subjects.

The absence of mental gymnastics makes each page refreshing, helpful, suggestive, inspiring to both teacher and student. The book is readable, like a story.

Interest, aliquot parts, practical measurements, mensuration are all "old foes with new faces."

The illustrations are good and well selected.

Michael's Method of Touch Typing, by C. L. Michael, Phoenix, Ariz. Price 25 cents. 12 pages.

If you would write with rapidity, accuracy and ease, Keep your eyes upon the copy, never looking at the keys,

is the poetic caption on the title page of the pamphlet. Rhythm Drills are featured in typing, much as movement drills in penmanship. It is interesting and concise.

Disputed Handwriting. By Jerome B. Lavy. For sale by Zaner & Bloser Co., Columbus, O. Cloth, 304 pages, illustrated, price \$3.00.

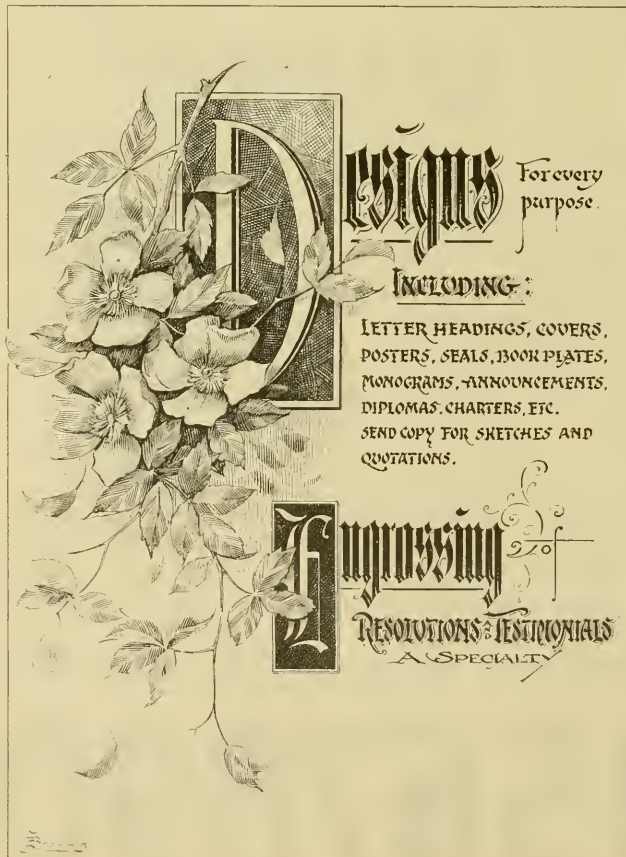
The volume appears to be a compilation of manuscripts, adaptations, and ideas from various sources and authorities. It contains a great deal of valuable material on the subject of questioned writing. Anyone interested in the subject of expert testimony in forged handwriting will find it interesting, instructive and valuable. In spite of the fact that little or no credit is given for its appropriations, and that its title page bears this untruthful statement "The first work of

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A SPECIALTY





the kind every published in the United States," we recommend it for the valuable material it contains and which cannot well be secured elsewhere outside of libraries. Its chapter headings are as follows:

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- Forgery by Tracing.
- How Forgers Reproduce Signatures.
- Erasures, Alterations and Additions.
- How to Write a Check to Prevent Forging.
- Methods of Forgers, Check and Draft Raisers.
- The Handwriting Expert.
- How to Detect Forged Handwriting.
- Greatest Danger to Banks.
- Thumb Prints Never Forged.
- Detecting Forgery with the Microscope.
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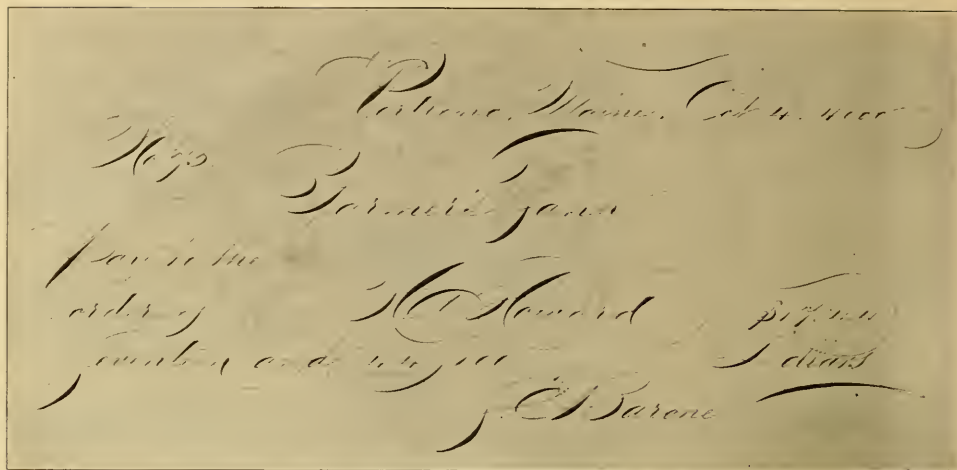
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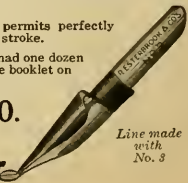
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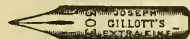
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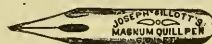
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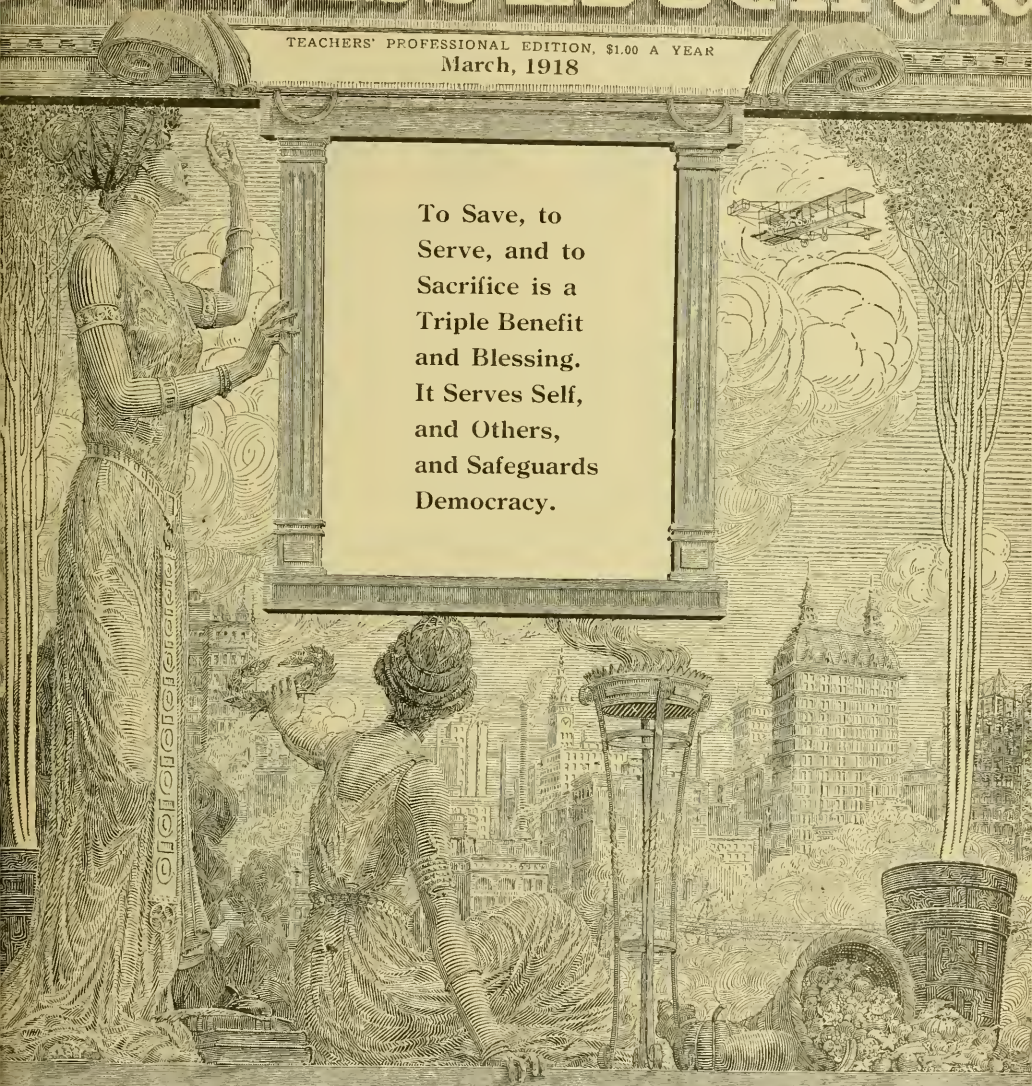
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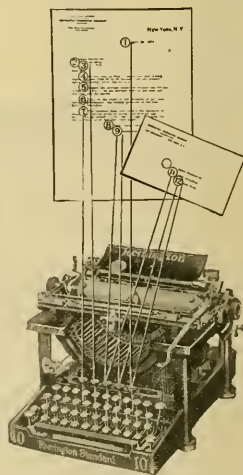
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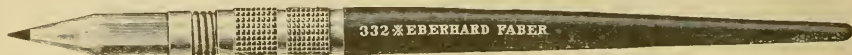
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1911	Nathan Behrin	Isaac Pitman	95.71	268
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1911	Nellie M. Wood	Isaac Pitman	99.5	
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(There were four contests, ranging from 150 to 210 words per minute. Mr. Behrin was second with a percentage of 93.3.)

World's Shorthand Championship

YEAR	WINNER	SYSTEM	Accuracy	Net Speed Per Minute
1914	Nathan Behrin	Isaac Pitman	98.6	277

(In the three contests of 280, 210 and 200 words, Mr. Behrin's average of accuracy was 98 per cent; a world's record, which has never been approached. It is interesting to note that none but Pitmanic writers were able to qualify in this contest.)

It will thus be seen that all the trophies in the above Speed Contests, with but one exception, have been won by writers of ISAAC PITMAN Shorthand or a modification of that system. There has been no International Contest since 1914.

Send for a copy of "Speed and Accuracy" and Particulars of a Free Correspondence Course for Teachers.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK

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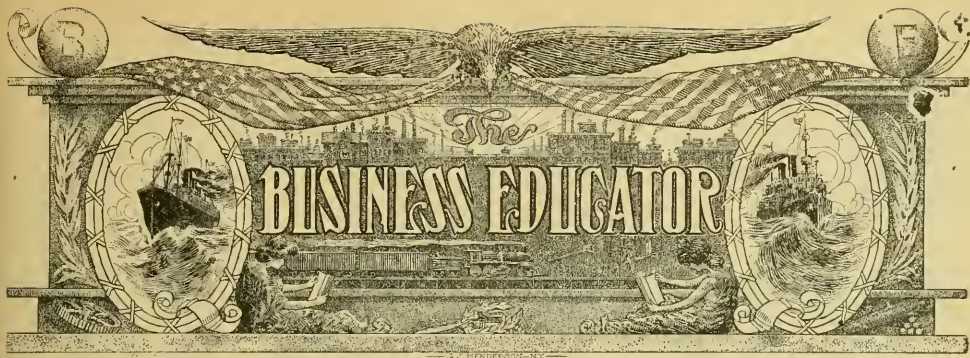
Spanish Tourists' Vade Mecum. Cloth, 45c. Everyday Phrases. With Vocabularies, Tables.

English-Spanish and Spanish-English Commercial Dictionary. Cloth, gilt, 660 pp., \$1.50. By G. R. Macdonald, author of *Manual of Spanish Commercial Correspondence*, etc. A complete work of reference for students and teachers of Spanish, and for those engaged in foreign correspondence.

Taquigrafia Espanola de Isaac Pitman—Being an Adaptation of Isaac Pitman's Shorthand to Spanish. Cloth, gilt, \$1.30.

Any work in this list will be sent postpaid on receipt of price.

ISAAC PITMAN & SONS, 2 West Forty-fifth Street, NEW YORK



VOLUME XXIII

COLUMBUS, OHIO, MARCH, 1918

NUMBER VII

The BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, Editor
E. W. BLOSER, Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year. Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. THE BUSINESS EDUCATOR is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

TEXTS

The following letter speaks for itself. It also gives us an opportunity to say that much effort is wasted by many teachers and schools teaching penmanship without a text. It can be done without journal and text, but it can be done better with both. The B. E. maintains interest as well as arouses enthusiasm.

BROWN'S BUSINESS COLLEGE
H. E. Read, Owner

Danville, Ill., January 9, 1918.

Dear Mr. Zaner: I am enclosing a check in payment of forty-eight new subscriptions to the Business Educator, beginning with the January number.



MR. S. I. GRESHAM

The Business Journal OF NEW YORK CITY

Formerly the Pennants' Art Journal

the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator COLUMBUS, OHIO

The merging of the two magazines makes *The Business Educator* the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.

I am also enclosing some specimens of work being done in our school at the present time. I should appreciate very much your criticisms, if you have the time to offer them.

Beginning with September, we began the plan of including with each student's set of books a subscription to the Business Educator. It is the first time that I have ever tried the hundred percent Business Educator proposition. After trying the plan for four months, I have come to the conclusion that it is just as reasonable to place a student in an Arithmetic class and give him no text book, or even leave it to him as to whether he will buy a text book or not, as it is to place a student in a Penmanship class and leave it to him as to whether he should subscribe for a Penmanship Journal. There are very few teachers who are able to go into a class room and furnish the inspiration necessary to awaken the artistic nature of the students. The Business Educator can accomplish this very thing. I believe that you will agree with me that very few people will ever develop into good penmen who are not able to look at Penmanship from the standpoint of the artist. I know of nothing that will bring about more interest and more earnest work along Penmanship lines than to have one hundred and fifty or two hundred Business Educators coming into the class rooms.

The inclosed number of subscriptions brings the number coming into Brown's Business College at Danville to one hundred and sixty-eight. I hope to be able to make it an even two hundred before the end of our school year, June 1.

I believe, Mr. Zaner, that you should put forth an extra effort toward bringing about more one hundred percent Business Educator schools. I believe you could do it, and you would certainly be conferring a great benefit upon the schools and upon the students especially.

With my very best wishes, I am,

Yours very cordially,

S. I. GRESHAM,
Principal.

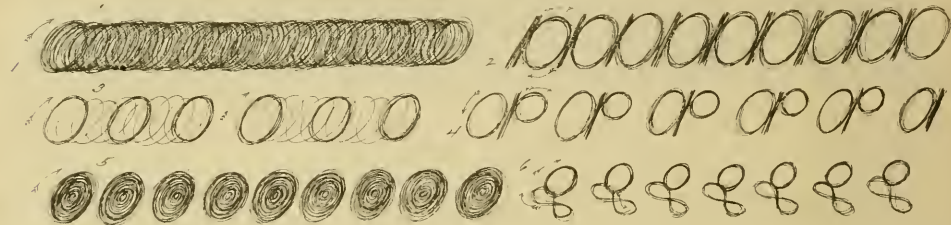


Contributions in Business and Social Writing

G. D. GRISET

Evanston, Illinois, Township High School

Train Your Hand if You
Would Possess a Good
Handwriting. Head and
Hand Must Co-operate.



LESSON No. 2

As this lesson introduces three capitals (P, B, and R) which demand considerable indirect movement, let us limber up on some indirect movement drills.

Plate 1. Make exercise No. 1 about one space high. Sit erect, and push and pull the arm in and out of the sleeve with a lively, but well controlled motion. Try for an even shade.

In exercise 2 count ten on both the straight line and oval drills, going from one to the next without lifting your pen.

Exercise 3. Count 5 on the compact oval, then without lifting your pen make the five running ovals, then count 5 on the next compact oval, etc.

Exercise 4. Count 5 on the direct oval, then 5 on the straight line exercise, then 5 on the indirect oval—all without raising your pen.

Exercise 5. Begin at the center and gradually work out to the outer edge.

Exercise 6. Make the indirect oval exercise $\frac{1}{2}$ space high, then without lifting your pen go on to the compound curve exercise. Count five on each part.

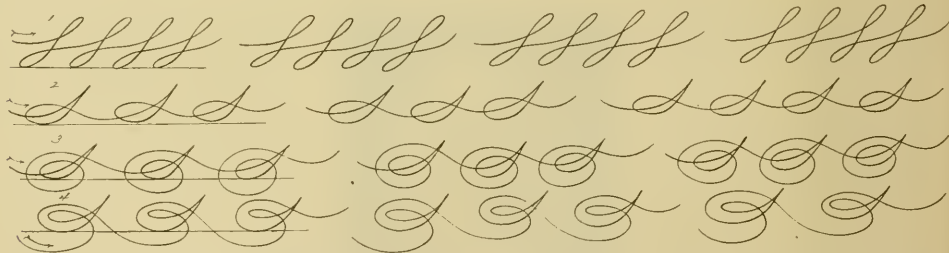


Plate 2. These exercises are fine medicine. Practice them a while each day until you have mastered them. They will add freedom and dash to your work.

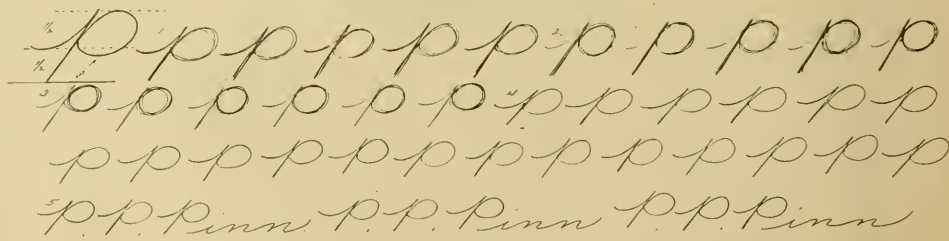


Plate 3. Study the P critically. Notice where, and how it finishes. The large oval is quite round at the top, and comes down below the center line.

Finish with a dot. Practice at least one space high at first, and slowly.

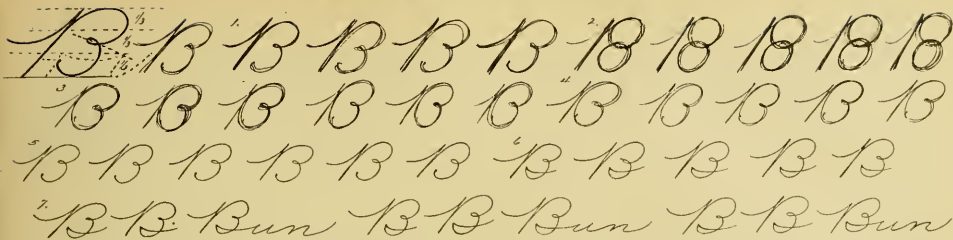


Plate 4. In what direction does the little center loop extend? Just where does the B finish. The upper and lower loops are about the same size. Curve the beginning stroke, and finish with a dot.

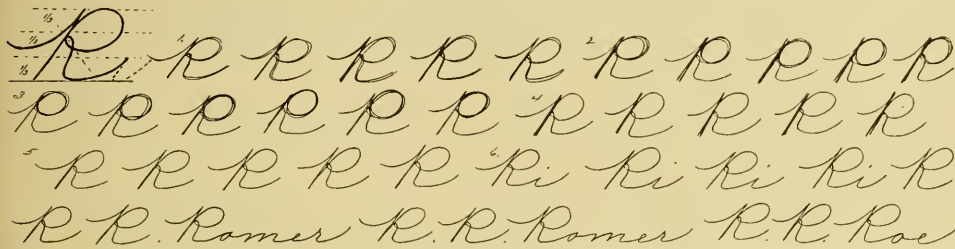


Plate 5. Notice that the big loop comes down below the middle, then goes back up until it touches the straight stroke (a little above the center) where it forms a little loop that slants obliquely downward.

Notice how narrow the R is at the base line. Curve the beginning stroke.

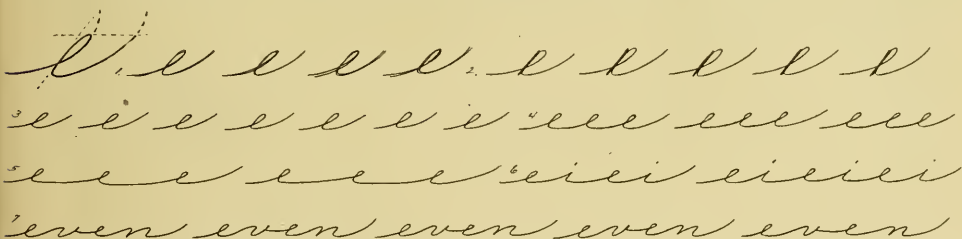


Plate 6. The crossing of the e is $\frac{1}{2}$ of its height above the base line, and it finishes clear up at the top. Its down stroke is straight $\frac{2}{3}$ of the way to the top.

Practice the enlarged, retraced form first.

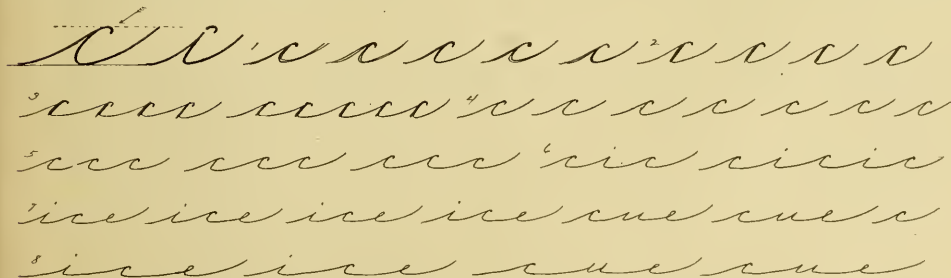


Plate 7. Notice that the c is an i with a little crook at the top. If you use a little finger movement when forming the crook—and go slowly at first—you'll find it an easy letter.

Practice it a space high (retraced) until you master it.

Use free movement, but remember that you're not catching a train.

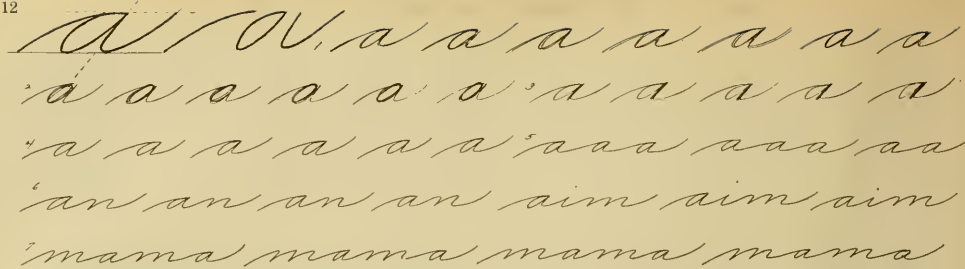


Plate 8. You must master the a because it is very important, being the main part of the d, g, and q. The oval of the a is $2\frac{1}{2}$ times as long as wide. Visualize its slender form. The a should contain an i, and ought to finish at the top.

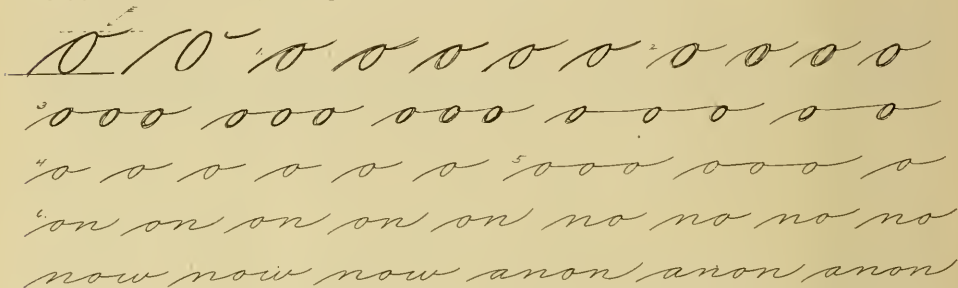


Plate 9. The oval is at least $2\frac{1}{2}$ times as long as wide. The finishing stroke of the o greatly resembles the finishing stroke of the w. Finish the o carefully so that it will end just as high as the tallest part of the letter. Practice it at least half a space high until the correct form is yours.

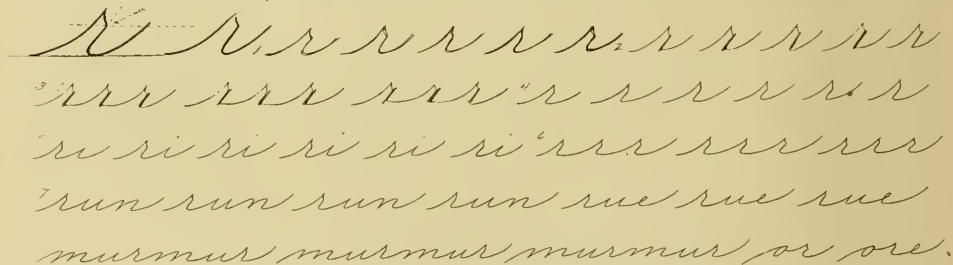


Plate 10. This style r is made about half again as high as any of the small letters we have already studied. Curve the first stroke a good deal. This r should finish just as the i or u finish. The letter is quite narrow. Study the top carefully. Look for the small compound curve. Practice the enlarger, retraced form first.

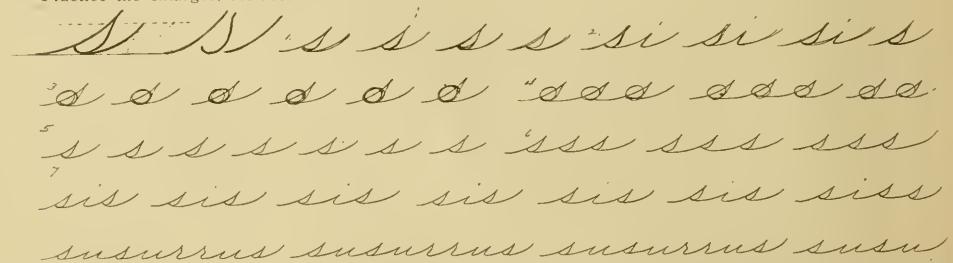


Plate 11. The s is just as tall as the r, or just half again as tall as the i or u. Curve the beginning and finishing strokes alike. In making the graceful compound curve downstroke, retrace (for a little ways, at the start), the beginning stroke. The s should be narrow. Don't try to make speed on the r or s until you have acquired the correct form. Hurry is the cause of much very poor writing.



EXERCISE No. 39

Start the capital G above the line. Have the first up stroke and the second down stroke parallel. Count for the movement exercise, up-down-1-2-3-4-5-6. Count for the G 1-2-3-off. The up stroke of the capital S is curved decidedly and the down stroke has a decided double curve. Start the right curve as soon as the left curve crosses the up stroke. A common error is to have the top of the G and S too small.

G G G G G G G G G G G G G G G G
 Gammon Gammon Gammon Gammon Ga
 S S S S S S S S S S S S S S S S
 Samuel Samuel Samuel Samuel Samuel S

EXERCISE No. 40

Make both ovals the reverse way round. Start both the I and J below the line. The down stroke of the I crosses the up stroke above the line. Count 1-2-3, 4-5-6, 7-8-9 for both the I and J. Study the dotted lines to get the motion. Do not make unnecessary motions in the air.

I I I I I I I I I I I I I I I I
 J J J J J J J J J J J J J J J J
 Jamison Jasmine Jasmine Income In I

EXERCISE No. 41

Leave a blank line between the checks you practice, that each may stand alone so that you can mark the improvement in arrangement.

No. 942. Columbus, O. May 9, 1919
Farmers National Bank
 Pay to the order of J.B. Olmstead — \$125⁰⁰
 One Hundred Twenty-five & ^{no}/₁₀₀ Dollars
A.R. Samuels

ODDS AND ENDS

Some of the copies of former lessons in this course have been printed up side down. That is no reason for your getting upset. A good ballast of sand and enthusiasm will keep your equilibrium.

If you are practicing these lessons with a class, you will find keeping your feet flat on the floor, both arms on the desk, and breathing through the nose all during the class period will not only enhance your improvement and health but will have a salutary effect on the general discipline of the class and the teacher's temperament.



ESTHER SWANSON



A B C D E F G H I J K L M
 N O P Q R S T U V W X Y Z
 a b c d e f g h i j k l m
 n o p q r s t u v w x y z

America

My country 'tis of thee,
 Sweet land of liberty,
 Of thee I sing!
 Land where my fathers died!
 Land of thy Pilgrim's pride!

The above specimen is from the pen of Esther Swanson, whose portrait appears herewith, a ten year old pupil in the Lowell School of Spokane, Washington, Miss Helen O'Neil, principal, and Miss Gertrude Stroud, teacher.

Mr. Frank H. Arnold, Supervisor of Writing and Principal of the Lewis & Clark Evening School, is stimulating exceptional interest and securing unusual results in all grades from the first to the eighth. As will be seen, the specimen above is written with a rapid arm movement, just such as hundreds of others are writing the Spokane system of schools.

There is no subject in the whole
 curricula of the schools so valuable
 in proportion to its cost as a good
 handwriting.

By Margaret Ryan, pupil, Goldey College, Wilmington, Del.

A B C D E F G H I J K L
 M N O P Q R S T U V W
 X Y Z

F. A. Krupp, Penman, Interstate Business College, Fargo, N. D.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods,
Form with Freedom from the Start.**

"The Pen is Mightier than the Sword"

Verily we can say that the above is true, if for no other reason than that the saher has replaced the sword. The pen, however, still serves both the saher and the sword, for it is the pen that set the one against the other, and it will be the pen that will bring about a separation and will eventually, let us hope for all time, cause them to be turned into museums and plowshares. While the conflict is on the messages that are being indicted through the medium of the Pen are momentous and many. Great as are the papers of State that dictate war and peace terms, they are in reality of minor importance compared with the messages that are being written at the front and behind the lines—messages of love, affection, friendship, and tragedy.

Many are the hearts that are aching, but more that would be frantic, and broken, were it not for the many messages that are being received from the suffering fathers, sons, friends and sweethearts that are across the ocean, who let the people at home know that they are well and among the living, even though they may be suffering.

Commercially, the pen may be on the wane, but socially it is tremendously on the increase. We find it in the trenches, in the home, in the hospital, on the ship, or in the train. Go where you will, you will find letters being written with pencil or pen, carrying messages that no other medium is so well suited to perform and convey. Only the censors know the use that is being made of the little instrument that is superseding the quill, and which yet the quill may supersede, if the war continues long enough to use all the steel for war and all the lead for like service.

The typewriter has its service to perform in time of war as well as in time of peace, but for the soldier its service is little compared with that of the pen. Considering the size of the pen, the service it performs is mighty, momentous, and at times mighty sweet.

CONSERVATION

We are having our meatless, wheatless, heatless and eatless days, all of which we are enjoying. May they continue as long as necessary to win the war and school us to sanitary living.

But we are wondering how long it will be before we will have our smokeless and drinkless days. We know of no one who would be benefitted more than the victims themselves. Possibly no other food or drink is so wasteful of food, fuel and chemicals as the manufacture of beer. And the freightage is quite considerable. We say, let us have smokeless and drinkless days. Conservation, economy, and clearness of vision would result. "Eat more and drink less" would not be a bad war slogan.

UNIVERSAL INVESTMENTS

Spendthrift America is becoming thrift-saving America. War is teaching us lessons in thrift. It would have been difficult for us to have learned in any other way. The thrift stamps, the savings stamps, and the liberty bonds are making it mighty convenient for Americans to learn, and to practice thrift as never before, and as no one dreamed five years ago. And the benefits are not all financial. Educationally, people are learning more about finance and bonds than it would have been possible to teach them by any other means than those provided through necessity, again proving the old saying that "necessity is the mother of invention."

Fortunately the movements that are making for thrift, economy, and conservation on the part of the poor and the great middle-class, which means the better-class, Americans, are also encouraging the spirit of giving and sacrifice on the part of the rich and moneyed classes. Conscription is helping the latter to become interested in the world affairs because their sons have been enrolled in the armies fighting for liberty. Already the benefits of the war right here in America are noticeable in that the war is not being fought solely by the poor but as well by the rich, who are contributing young men as well as money.

We are thoroughly converted to the conscription plan because it is democratic, thus benefitting and involving alike to the rich and the poor, who, after the war is over, will be nearer together in their thoughts and feelings than before the world began.

PHILIPPINE PENMANSHIP

E. J. Daymek, Principal of the Philippine School of Commerce, Manila, P. I., recently favored us with some specimens of penmanship from his pupils which we found to measure up to our certificate requirement. From his letter we take the liberty of quoting the following:

"It may not be out of place to say a word about our school. The Philippine School of Commerce is the only government commercial school in the Philippines. Students come to us from First Year High School with preparation equal to that of a grammar school graduate in the States. Our greatest difficulty is to teach English, but it is gratifying to see the progress made each year.

"We find the Business Educator of great help to us in all of our classes. Teachers speak very highly of it and pupils are eager to read it."

We hope to favor our readers with a contribution from Principal Daymek, relative to the work being done in the Philippine School of Commerce.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorial.

N. C. T. F. Public Schools Report.

A Call to Colors, Mary C. C. Bradford, Pres., N. E. A.

Appreciation and Obituary, W. K. Jenne.

Appreciation and Obituary, Henry T. Loomis.

Appreciation and Obituary, Charles W. Willard.

Marshall's Meanderings.

The Business Letter, The Goodrich Rubber Co.

Standardizing Transcription, Miss Ina Thomas, Des Moines, Ia.

Salesmanship, Robert E. Blosor, Columbus.

Commercial Geography, J. Paul Goode, University of Chicago.

The Boston Clerical School, R. G. Laird, Prin.

Qualifications of an Export Manager, D. E. Knowles, Hughes High School, Cincinnati.

Announcements.

News Notes, Etc.

*Consecration
conservation
concentration*

The first is necessary to vitalize, the second is necessary for economy of effort and time, and the third is necessary for efficiency. On the same principle that the one C serves three purposes above, so each word suggests and serves more than one purpose.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Re-
lating to Commercial Education

SOME WORLD WAR REAC- TIONS AND COMPENSA- TIONS

Already we are beginning to notice some wholesome effects from some of the real and so-called privations resulting from the struggle across the seas. While lives are being sacrificed and many maimed, and still others deprived of wholesome food and needed nutrition, it is also a fact that many poor people are having more and better food to eat today than ever before. It is also equally true that many rich people are living more wholesomely today than ever before, because they are being forced to eat more wholesome food, and through food restrictions are being taught to live more sensibly, and fewer drug prescriptions are necessary. For unquestionably, entirely too many ultra-rich people were unmindful of their own extravagance, and of the suffering of others.

And many seemingly drastic measures that are being indited in Washington and elsewhere, are having a tendency to sober the judgments of many who have been too long intoxicated by their own affluence and affected superiority. Conscriptio has taught many a son of wealth the seriousness of service and the sacredness of sacrifice. It is unfortunate that a world war was necessary to teach Americans this lesson—Americans by birth rather than by choice or by spirit.

Many young men who knew neither self-denial nor so-called hardship are learning them to their great joy in our training camps. And those of us who are left behind are learning lessons we needed in human sympathy and co-operation. The end will find not only the person who has been injured; it will find many who have been helped. If the war should end tomorrow, and we hope it may upon just terms that are enduring, we would all be wiser, better and more appreciative of and for the things worth having than we were before the conflagration of this gigantic human conflict began.

A CALL TO THE COLORS FOR THE TEACHERS OF THE UNITED STATES

By Mary C. Bradford, President of
The National Education Assoc.

To the School Teachers of the United
States:

You are hereby called to the Colors
of the American Republic. The teaching
force of the United States is sum-

moned to serve anew in the great
world crisis that is at hand. The war
for human freedom can not be won
unless the army of soldiers of the
common good—the public school
army—gives the fullest measure of
sacrifice and service. Still more im-
portant, a new and fairer civilization
will not take the place of the one that
has broken down under the stress of
conflict unless the molders of the
soul-stuff of the world—teachers—
dedicate themselves afresh to the
mighty task of rebuilding the national
institutions as an expression of the
highest ideal of humanity.

The schools are the laboratory of
good citizenship. The children are
little citizens and must be guided in
such present experiences as will make
certain their future dedication to the
welfare of the Republic. The Junior
Membership of the Red Cross,
through the School Auxiliary, offers an
unsurpassable medium through
which the patriotic activities of the
children can make themselves felt.
Beginning with Lincoln's Birthday
and lasting until Washington's Birth-
day a nation-wide effort is to be made
in behalf of increasing the Junior
membership. This call to the Colors
is for your service in this campaign.

The National Education Association
offers every teacher in the land the
high privilege of participation in this
great campaign.

The school organization of each
state needs your help in this form of
character education. The President
of the United States—the great
teacher of the world—has given a new
content to the term "Red Cross." Therefore, you may consider that he
calls you to the Colors in this active
service for the children of the world.

You are hereby called to the Colors
by all the great ideals through which
Today is acting on Tomorrow to the
end that Tomorrow may see the sun-
rise of a world life dedicated to
straight thinking, hard work, mighty
living.

You are called to the Colors by the
Spirit of America, by the needs of
childhood, by the Soul of Civilization.
Yours is the privilege of sacrificing,
serving, and loving.

I salute you upon your great oppor-
tunity. I thank you for the way in
which you are certain to rise to its
farthest heights.

Soldiers of the Common Good!
Rebuilders of Civilization! Molders
of the Destiny of the World! Your
great task is ready. Assume it.

THE "FATHER OF THE TYPE- WRITER" IS DEAD

Mr. W. K. Jenne Passes Away in His
81st Year

Mr. William K. Jenne, known to
typewriter men everywhere as the
"Father of the Writing Machine,"
died at his home at Ilion, New York,
on the afternoon of Friday, January
18. Mr. Jenne was in the 81st year
of his age, and has been in his usual

good health until the last week of his
life.

The fact that the "Father of the
Typewriter" has just passed away is
an impressive reminder to all of us
of the comparative youth of the type-
writer industry. The writing machine
and all of the activities created by it
have become so completely woven
into our business life that the type-
writer is like one of the old estab-
lished institutions of business. But
the fact remains that the writing ma-
chine is a creation of our own times
and it is of this fact that the passing
of Mr. Jenne so forcibly reminds us.

No man in the history of the type-
writer has contributed so much to
the development of the machine on
the mechanical side as Mr. Jenne.

He was not the actual inventor of
the typewriter but it was his practical
mechanical genius which converted
the first crude model into a work-
able, practical, saleable product, and
for thirty years thereafter it was his
master Mechanical mind which guided
the destinies of the typewriter in each
step of its evolution.

Mr. Jenne was born at Lancaster,
Mass., in 1837. He came naturally by
his mechanical genius as his father,
Siloam Jenne, was a mechanic and an
inventor of note. Mr. Jenne came to
Ilion in 1861 and soon entered the
employ of E. Remington & Sons, the
famous gun makers, and held an im-
portant position in the Remington
factory in 1873, the natal year of the
writing machine.

The history of the advent of the
first Remington, the ancestor of type-
writers, forms a most intensely inter-
esting chapter in the romance of in-
vention. In this year Messrs. Yost
and Densmore brought to Ilion a
crude model of a typewriter invented
by two Milwaukee men, Christopher
Latham Sholes and Carlos Glidden,
and persuaded the Remingtons to un-
dertake its manufacture. This crude
model was placed in the hands of Mr.
Jenne and in his hands was evolved
into the first practical typewriter,
which appeared on the market the
following year. As this was the or-
iginal typewriter it was known then
simply as "The Typewriter," but it is
generally referred to today as the
Model 1 Remington.

This achievement so completely
linked Mr. Jenne's career to that of
the typewriter that the improvement
of the machine became the entire
labor of all of the remaining active
years of his life. The early history
of the typewriter on the selling side
was one of great discouragement. It
took many years to convince the pub-
lic that the writing machine supplied
a real and practical need but all the
time, under the superintendency of
Mr. Jenne, the improvement of the
machine went on unceasingly, and it
was the merit of these improvements
which finally won for the new inven-
tion an indispensable place in the
business world.



MENTAL MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.



A Day in Altoona Those of you who have whiled away the hours studying pictorial art while waiting for trains in railway stations, are familiar with "The Famous Horse Shoe Curve at Altoona." But I have learned this week that there are more important as well as more interesting things at Altoona than the "Famous Curve," or even the beautiful mountain scenery that gives it setting. They are doing things educationally at Altoona, that should attract more visitors than the scenery, and I want to tell you what I saw.

Were I to follow the example of the average "writup" person, I should begin by giving a column or so to Supt. S. H. Layton, who, at present, is "It" at Altoona. I could easily make good copy about this big, bright, genial and progressive school man; but for two reasons I shall refrain; first, he would not stand for it; second, the things Dr. Layton is doing at Altoona are even more interesting than he is. Furthermore, Dr. Layton and Brother Zaner are lifelong friends, and that will mean a lot, if you know, as I do, that Zaner's real friends are always hand-picked and grade up to Al. Nuff said.

Altoona is a town of sixty thousand folks—ninety percent native Americans. It is a division terminus of the Pennsylvania Railroad ("Pennsy" for short, always at Altoona), and the big shops of the system are located there. It is a typical "railroad town," and clean, vigorous and healthful, as all such towns are.

You can't be a red-lighter, or a boozefighter, or other kind of a weakling and hang on very long at the railroad game. It is a job that takes brains, nerves, eyes, and red-blooded manhood,—which means that I like railroaders as a class, if you want to know.

Up at the big high school, north of the shops, Supt. Layton gave two generous hours to showing me what some sixteen hundred of the progeny of these full-blooded Americans are doing. Here I saw room after room filled with high-grade modern machinery for making all sorts of things in wood, sheet metal and steel. There was a foundry in full blast, with clean, bright eyed boys making things from molten steel. Also there was a job printing plant, a sewing and garment making room, an up-to-date cooking

school (which feeds everybody in the plant at lunch time), a drafting and blue print room, etc., etc. In addition to all this, there are art rooms, physical, chemical and biological laboratories, also, a lively commercial department, under the direction of Mr. W. H. English.

But the "big idea" in this school is the fact, that it is not a "manual training high school," provided for the "working classes," and for technical education only. This manual education is for everybody, and a required part of the course! The Altoona idea is that the rich man's child, the candidate for the learned professions, the future artists, teachers, journalists, lawyers, and what not, all need this education of the eye, the hand, and the muscles, quite as much as does the artisan. There is no class distinction, or caste in it. It is what Dr. Layton terms the "democratizing of education."

Nor is the plan confined to the high school. It carries on down into the grades. In the exhibit room I saw specimens of handicraft in wood, in fabrics, and rafia, from the third grades, that I couldn't make if the penalty for failure were hanging. Nowhere have I seen quite such well ordered and disciplined correlation of training and education as in this wonderful plant at Altoona. It hasn't been raucously hawked up and down the country as the "Altoona System," but to the initiated, it is no news that some of the finest and best things in this world are not given front page space.

My account of school doings in Altoona would not be complete without referring to the highly developed night schools, where 1200 or more employed young folks carry on and complete their education after leaving the day schools. The purse of the "Pennsy" has been opened liberally in the support of these night schools, also in supplying the magnificent industrial equipment of the High School.

I am deeply grateful to Dr. Layton for the opportunity he gave me to study things at Altoona, and hereafter on my travels, when I observe prints of "The Famous Horse Shoe Curve" I shall see in it an omen of the great "good luck" that has come to the busy little city six miles down stream in having such temples of real learning as are afforded by the Altoona schools, and such a forceful man as Dr. Layton to direct them.

The War Saving That Lasts There is big noise and brilliant fire in a thunder - cloud,

but there is more power in the current that runs an electric fan for five minutes than there is in the most destructive thunderbolt that ever hit the earth. The things that are really worth while, whether in the physical or the social order, are not the things that make a big commotion, for a brief season, but those that "carry on" steadily.

Among the notable improvements of the typewriter which occurred under Mr. Jenne's superintendence were the Model 2 Remington, the first machine which wrote both capital and small letters which appeared in 1878, the Model 6 Remington, the standard writing machine of its day, which appeared in 1893, and the billing and tabulating mechanism, which first appeared as an attachment of the Remington Typewriter in 1896. During the long period of Mr. Jenne's superintendency of the Remington factory nine different Remington models were brought out, and although some of the improvements in these successive models must be credited to other inventors, it was always the presiding genius of Mr. Jenne which made each improvement practical from the standpoint of the manufacturer and the user.

Mr. Jenne retired as active manager of the Remington factory in the year 1904, at which time he was made resident director of the factory in Ilion. The closing years of Mr. Jenne's life were spent in comparative leisure, which his long and splendid service had so richly earned. To his fellow townsmen Mr. Jenne was not merely the "Father of the Typewriter." To them he was above all, the "grand old man of Ilion," and his passing is sincerely mourned not only by the old employees of the Remington factory but also by all of his townspeople, by whom he was held in the deepest love and veneration.

Typewriter men the world over, who know above all other men what they owe to the founders of the industry, will hold the name of William K. Jenne in lasting memory.

CHARLES E. WILLARD

Chas. E. Willard, Proprietor of the Hornell, N. Y., Business School, died at his home on Saturday, January 19, 1918, after an illness of six months with cancer. His age was 59 years. Mr. Willard was born at Columbus, Wis., in 1859; removing to Western New York in early life. He was educated at Ten Broeck Academy, Franklinville, N. Y., and later graduated from the Sadler, Bryant & Stratton Business College at Baltimore. For some time he and Mrs. Willard taught at Keuka College, N. Y., going to Hornell in 1893. He was a hard worker, made a thriving business, and accumulated considerable property. Much of his success was due to the valuable assistance of his wife, Mrs. Anna R. Willard, who for many years conducted the shorthand department and who survives him.

N. C. BREWSTER,
Wellsboro, Pa.



As I write this, the whole country is in a ferment over the sale of Mr. Vanderlip's Thrift Stamps, and War Savings Certificates, and—for a few weeks—a big lot of them will be sold. This cause is among the worthiest of the many that the great war has evolved. Whether looked at as a movement of popular patriotism, or as a far flung opportunity for personal economy, it is the biggest idea in popular national finance in the history of the race.

It is the greater pity, therefore, that it is in danger of partial failure through a promotion method that is spasmodic rather than continuous.

It is important to note that this proposed popular loan is something radically different from the Liberty Bond proposition, which allowed everybody to subscribe for as much as he liked and in which the great bulk of the subscriptions came from banks and great capitalists. The subscription to the War Savings Certificates is limited to \$1000 in the case of any individual, and it is wisely contemplated that this two billion loan is to come from the masses of the people—the small wage earners and savers who can put in but a few dollars or dimes at a time. It is evident at a glance that it will take a big army of these small savers to take up this loan in the allotted time. Thus it would require two million subscribers if every one of them took the limit of \$1000 each. If the individual subscriptions averaged \$100 each it would take twenty million subscribers, and for the subscriptions to average \$50 each it would require forty millions, or more than our total adult population engaged in gainful occupations.

Now it is plain that no such number of subscribers can be obtained by a few high pressure "campaigns." What must be done is to organize the wage-earners and other people of small means, on a basis of regular weekly or monthly savings stamp purchases, of a minimum amount, with an adequate organization for collecting these amounts. Savings pledges should be provided, which would be a promise on the part of the signers to make such regular purchases. Through the agency of Thrift Clubs or classes, all young people, and small wage earners, should be taught to keep records of their earnings and spendings, with a view to planning for these weekly investments in Uncle Sam's "Baby Bonds." Such organizations in our schools, and among factory employees, etc., would not only insure the taking up of the War Savings Loan, but it would be a most valuable educational and social service to these young people who have, as a rule, observed neither system nor economy in their money affairs. It is a situation calling for national team work. Shall we have it?

More than Political Liberty at Stake

We hear a good deal about this being a war to make democracy safe, but the issue involves vastly more than that. What the Kaiser and his ferocious Huns are really attacking is Christianity itself, and not only Christianity but all religion that has its basis in human love and fellowship. This is proved not alone by the pitiless atrocities, carried on systematically in France and Belgium by the German General Staff, ever since the war began, but it stands confessed in the official announcements of the Kaiser, and in formal statements from scores of responsible exponents of that monstrous thing they call "Kultur."

German pastors have appealed to their flocks to throw away the New Testament, with its whole gospel of gentleness, and draw their religious inspiration from the God of Battles, celebrated in the bloody pages of the Old Testament. It is significant that the Kaiser never utters the name of the lowly Jesus, or quotes a single text from His gentle teachings. Instead, he blazes about "Myself and Gott," and avows himself the "flaming sword of our German God." And a leading German theologian and nobel prize winner, Professor Ostwald, has announced that in "our country, 'God the Father' is a term reserved for the personal use of the Emperor. In one instance He was mentioned by the General Staff, but this has not been repeated." Think of a country where the name of the Eternal God is reserved for the "personal use" of the ruler! Could despotism and blasphemy go any further?

So it might as well be realized that the free Christian nations of the world, in resisting German kultur, are fighting the hordes of Satanism and anti-Christ—a combination of Hunnish devils and soulless and faithless materialists. Of course, the subdued and stupid but relatively innocent German peasants and working people do not as yet realize this, but the time of their awakening will come, and when it does their will be swift and stern reckoning for the impious Kaiser and his fellow fiends who have dared to raise their bloody hands against the Light of the World, and the highest and sweetest ideals of men.

Society Doing Its Bit

During the past fortnight I have visited three of the big business schools of New York and Philadelphia, and in each I found a new and interesting development. This is the enrollment of large numbers of wealthy young society women. They come to the school for the "Secretarial Course," which is rapidly becoming an essential department in every high grade business school. Most of these women have been "finished" at Wellesley, or Vassar, or Bryn Mawr, or similar colleges, and to those familiar with the upper social circles of these big cities, the list of their names reads

like the patronage of a society bazaar.

Of course, the motive that leads these women to change from the luxurious elegance of Bryn Mawr to the plain desk of a business college, is not merely a desire to earn money. It is the higher call of service—an impulse to be useful rather than ornamental. The tragedy of the war is shaking our well-to-do Americans out of their easy going complacency, and making them yearn to play a creditable part in the big drama.

At a school in Philadelphia I was introduced to a pretty society bud, whose fortune, I was informed, would run beyond six figures. She was pluckily banging a typewriter, and making herself chummy with desk mates, whom she would never have met in the gray stone mansions out along the suburban avenues.

"What are you preparing for?" I asked her.

"O, I'm out for a job in dad's office," she answered breezily. "You see his secretary was drafted, and I decided to see if I couldn't fill his place. Dad says I may if I can get ready for it in six months."

"And how do you like the work?"

"O, it's fine, but utterly different, of course, from anything I ever tried before. I really did not realize what an ignorant person I am. I seem to know nothing that is practical."

"What are you taking now?"

"Stenography and typewriting are my main stunts, with business English and spelling—yes, I had to take that too—think of it, and I'm supposed to be a college grad, too! Next term I'm to have office practice, whatever that is, also commercial law and some bookkeeping, if I can get time for it. But it's all awfully new and interesting—just like getting into a new world. I only hope I make good."

Now isn't that rather fine? Had the war not come along I am afraid that little lady would never have learned the joy of usefulness and the "new world" she has got into. It is a lot better than flirting with Italian counts or attending monkey parties at Newport.

Mr. N. H. Indra is the new commercial teacher with the Durham, N. C., Business College.

Fred O. Signs, who has had charge of the commercial work of the Ottumwa, Iowa, High School for several years, has accepted a very important business position, and has been followed at Ottumwa by E. A. Lauterbach, of Mount Pleasant, Ia.

Miss Mildred Wilson, of Westport, N. Y., has recently become commercial teacher in the Mount Union, Pa., High School.

R. A. Whisnand, who left the Richmond, Ind., High School, last June, having been in charge of the Department of History, to take a commercial position in the Elkhart, Ind., High School, has just accepted appointment to one of the St. Louis High Schools, as commercial teacher.



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 4

CONCISENESS IN A BUSINESS LETTER

A letter is concise if it says everything that should be said in the briefest possible way. Conciseness includes brevity, but it also includes completeness. Conciseness recognizes that a letter should be as short as possible, but should say everything that is necessary under the circumstances. It is less important that the words be few than that each be a definite help in conveying the thought clearly and effectively.

The business man, who finds in his morning's mail, a letter that covers two or three pages, will very likely lay it aside until the single page letters have received attention. The long letter looks wordy, and this first impression must be overcome before the message can do any of its real work. In the majority of cases the reader is not as enthusiastic over the subject as the writer, and the latter's enthusiasm often permits disastrously long letters to result. If the subject matter of your letter permits, by all means make it short.

Many long letters could be shortened to advantage and without losing anything in completeness, and would then create a more favorable impression on the reader. The following letter sent to an old customer of the house, is anything but concise:

"Gentlemen:

Answering your letter of January 5 relative to order No. 12075 for the John Ferris Company, we have to advise it will be impossible for us to make shipment before the 26th.

"We are sorry that it is necessary to hold up your specifications in this way, but delays with us are unavoidable under existing conditions in our factory department.

"In the division where many of the parts are being prepared, we are from six to eight weeks behind on orders and in view of this situation it is out of the question for us to give our friends the prompt service we would like and which under normal conditions would be possible.

"We are obliged to take orders up in turn as they are received and we have been unable to commence the manufacture of your parts as early as we anticipated.

"You may rest assured we will take them in hand at the earliest possible moment and rush the work through with all possible dispatch but from the present outlook it will for us be on the date mentioned above before we can get them off.

Yours very truly,"

This letter could have been written as concisely as the one that follows, and would have impressed the recipient with its crispness and businesslike qualities:

"Gentlemen:

The John Ferris Company
Order No. 12075

We regret to tell you in reply to your letter of January 5 that it will be impossible for us to make shipment of this order before the 26th.

"We are giving your order as close attention as factory conditions permit, but owing to the volume of orders we have ahead of yours we cannot get the goods to you as soon as we should like. We are endeavoring to meet our customers' needs as satisfactorily as possible and at the same time manufacture for them high grade products. This, we believe, is in alignment with your wishes.

Yours very truly,"

This letter would appeal to the customer because it tells him that we have his interests in mind and are doing our best to get his order to him. And it tells him concisely. Detail in letters is a good thing sometimes but can be over-worked. Don't be wordy. Tell your story tersely and in a clean cut fashion, leaving off all trimmings. Too many of our letters explain affairs of not the least interest to the customer. Tell things that you would want to hear if you were in his place. To regular customers, especially eliminate the sentiment and factory viewpoint. Correspondents must remember that the reader of their letters is able to take some things for granted; and detail about our house policy and business methods is boring and tedious.

Of course, there are many letters that cannot be both complete and brief. To say that all letters must be short is ridiculous. A letter should be as short as it is possible to make it, when all the circumstances surrounding it are taken into consideration. The following is an example of undue brevity:

"Yours of the 20th rec'd and revised prices attached. Are higher than last year, but raw materials cost us more. Hope to have representative in city soon and will arrange to have him see you."

This letter illustrates one thing the wise correspondent never does. He never omits pronouns, articles, or other necessary words. Omitting words necessary for grammatical completeness is not brevity — it is slovenliness. Leaving out the little words, gives the impression that the letter is not of enough importance to deserve the extra fraction of a minute required to insert them. Be brief, but not at the expense of business courtesy.

This letter does not say all it should say, and is, therefore, not concise. Failure to express all that should be said is as bad as failure to express the necessary thoughts tersely. If we were to receive a request asking for a catalog on certain goods and we have no catalog in connection with them, it would be poor business to answer the inquirer as follows:

"Dear Sir:

We regret that we do not have a catalog illustrating water polo balls.

Yours truly,"

This letter is not clear. It answers the inquiry fully; yet it is not concise because the circumstances demand a great deal more than a bald answer. The requirements of brevity are modified by the circumstances that demand a fuller reply. The things that go to make up completeness in a letter may be divided into two classes: those that are absolutely necessary, and those that are helpful in building good-will. When we say that something is absolutely needed in a letter in order to make it complete, we mean a letter would not be clear without that thing. So, completeness may also mean clearness. The following illustrates how a letter can build up good-will:

"Dear Sir:

"We are sorry to say in reply to your inquiry of December 1, that at the present time we have no catalog illustrating water polo balls. We suggest, however, that you go to our dealers, Brown & Smith, of your city, who will be very glad to show you samples of both the heavy and light weight.

"If it should happen that they would be unable to answer any questions you may have in mind, we would be glad to serve you from this end.

Yours truly,"

The principle of conciseness is exceedingly important and yet specific directions for its application cannot be given in complete detail. It is a general principle and directions regarding it must be general. The application of the principle and the general directions must be left to the correspondent. Always remember that brevity and completeness are the outstanding essentials.

Also remember that completeness means two things—it means making the letter clear and it also means saying everything in a letter that a wise correspondent would say when all the circumstances are considered.



GUY M. PELTON

V. Pres. 1918 Public School Dept., N. C. T. F.
Head Coml. Dept. Evanston, Ill.,
Township High School

POINTERS TO AND FROM TEACHERS

This is YOUR Department—Keep it Well Filled

Waterbury Conn., Jan. 21, 1918

Editor The Business Educator,
Columbus, Ohio.

(I accept the challenge issued under "Points from Teachers" on page 25 of the January B. E.)

There is a tendency on the part of the human mind to desire to continue to do the things which have been done for years, simply because of the fact that they have been done for years.

Some years ago it was decided that bookkeeping should be taught according to the "Actual Business from the Start" method. This "Actual Business from the Start" way of teaching bookkeeping provides that each student be equipped with all the business forms known to the commercial world; a set of books; a text book; a guide or "budget," and any other papers, boxes and devices which can be sold to the schools. When the student has been laden thus, it is suggested to him that he is now to start in business on his own account; that he is to be the boss, bookkeeper, the sales force and, in fact, the "whole works." He will find in the "guide" the instructions as to the transactions that take place; in the text, or hand book, he will find instructions as to the entries to be made for those transactions which are found in the "guide." In the blank books and on the blank business forms he will find space to make these entries, etc., etc.

And so the student opens his "guide" or "budget" (which is bound in such a way that the sheets must be taken off one by one). About the first thing he sees is something about "Beginning business this day with a cash capital of \$5,000." A pretty heavy beginning for a beginner, but our hero (the student) makes the (im) proper entry and so on until one gloomy, cloudy day he comes to the "day" where he reads: "Post (take off a trial balance and draw up a financial statement. See text, Page 76." And then he goes up in smoke and when he comes down again, he starts on "Set 2."

A few days after the bookkeeping class has started its work, no two students are together, for the idea is to have each one go just as fast as he can. And he does go just as fast as he can, filling out forms and piling up work for the teacher to "check." I know some excellent bookkeeping teachers who spend hours of good honest effort out of school and in school "checking" the work that the students have turned in. All this because it is the custom to teach the subject according to the "Practical Business Course" Method!

When I was some younger than I am now, I sat one day behind a pile of books and a stack of notes and a bundle of drafts, "checking," "accepting," "refusing," when the thought came to me: "It is not right." The thought continued to linger in my mind until it became a firm conviction that there ought to be some other way of presenting the subject of bookkeeping. In studying out a way to present the subject, I put to the classroom test a scheme which occurred to me as being a good one. It worked!

I stood before my class (a big one with changing of schedules occurring every so often) with the attention of the entire class upon me, not upon a mass of books, forms and blanks about which they knew nothing. It cannot be disputed successfully that many high school students progress faster than the mind assimilates the work covered. In my class it was impossible for the students to cover more ground than they should consist with a thorough knowledge of the principles covered, because I had all the "guides" and texts stored away in the stock room. I was ready to begin the work of teaching.

I know some of the "old school worshippers" will criticize—just try it for yourself, first.

Supplying the members of the class with a cash book, a journal and a ledger, I gave the first underlying principle of bookkeeping, and we had a regular discussion and visit about the point. When I saw that every student (yes, every one—why not!) had a full understanding of it we did a little writing in our "books." And then I followed that first entry up with a discussion of what ought to come next, and then we did some more writing in our "books."

At the end of the term we had "kept a complete set of books." All guidance and direction came from me in lifelike, human tones—not from a cold page of print. My students understood the principles of bookkeeping and could fill out any business paper that has ever been invented because they understood why those business papers ought to be filled out. Those students could make their own trial balances. They were able to close the ledger and make statements of Profit and Loss, Resources and Liabilities.

I had no "checking" to do, inside or outside of school hours, for the pupils did what I told them to do at the time I told them to do it, and there was nothing to check. I was happier because I had time for recreation and other matters. My pupils were happier because they knew they

had learned what they came there to learn.

In addition to the complete success from a class-room standpoint, my method saves money. Bookkeeping outfits cost big money.

To teach bookkeeping correctly and effectively, a well-trained teacher need only supply his students with a good text for theory study; some journal and ledger paper (not bound); necessary business forms, as they are needed. Then the knowledge of the subject should come to the pupils from the mind of the teacher who ought to know. There are too many teachers who learn as they go—simply students of bookkeeping, not teachers.

If there are readers of the B. E. who are looking for relief from the time-thieving methods of the present, I will be glad to go into detail in regard to any questions that are asked me.

C. E. BATEN,
Department of Education,
Waterbury, Connecticut.

REPORT

(Continued from page 23)

course. Those of the second semester are from three to five minutes' duration, third semester, five to ten minutes, fourth semester, seven, ten, and twenty minutes. There are in all thirty-five tests. Perfect work is required during the first two semesters; some errors are allowed in later work. If pupils do not meet these speed requirements, they do not pass. A record for each pupil is kept on sheets especially prepared for this purpose. No entry is made if the pupil does not make the minimum record. Records are kept in pencil so that, if on later trials a pupil increases his speed, the new record may be inserted in place of the old. An average is found at the end of the semester. The work of one teacher may be compared with that of others. Or one teacher may compare the work of one class with that of another class. Practice on new material for speed is not begun until after thirty of these speed exercises have been finished. Pupils then have no difficulty in writing the material furnished by the typewriter companies for awards.

The following officers were unanimously elected for 1918: President, D. W. McMillan, Head of Commercial Department, Nordstrum High School, Detroit, Mich.; Vice President, Guy M. Pelton, Head of Commercial Department, Evanston Township High School, Evanston, Ill.; Secretary, Miss Ida M. Breitkreutz, High School, Milwaukee, Wis.

Attendance at all meetings was good and much interest was manifested in all presentations and discussions. In point of good programs, attendance, and professional spirit, it seemed that nothing more could be desired to make the first year of the Public Schools Department a complete success.

Secretary, 1917.



Report of the Public Schools Department of the N. C. T. F. at Chicago

A BRIEF REPORT

Of the First Regular Session of the
Public Schools Department of
the N. C. T. Federation

Hotel Sherman, Chicago, December
27, 1917

The first regular session of the Public Schools Department was called to order by the President, J. A. Book, South Division High School, Milwaukee, Wis., in a short talk on the opportunities of the day. The enthusiasm and optimism that characterize Mr. Book were demonstrated in this pithy address.

The program was carried out as scheduled, the first number, "The Standardization of Transcript Requirements for High Schools," being a report by Miss Ina Thomas, West High School, Des Moines, Iowa, of an independent survey conducted by herself, during May and June, 1917, for the purpose of ascertaining what high school students of certain training can actually do. Her paper will appear in full in this or the April B. E.

Under the head of "What the Business Man Expects of the Commercial Graduate," Mr. Charles P. Avery, Employment Manager of Marshall Field & Co., Chicago, said that the business man expects that the fundamentals shall be well established during the school training period. He dwelt especially upon serious mindedness and the refraining from gum chewing. Employment managers are trying all the time to see that boys and girls get into their proper places. Many come to them whom they cannot employ. These they try to direct into lines of work for which they seem to be fitted. They have not much time to waste on people who do not have good appearance and address. Usually the boy or girl is watched while filling the application blank. His manner is considered indicative of how he or she would act if working alone. The blank should be looked over carefully to avoid missing any questions. Spelling was emphasized; writing also, depending upon the work to be done. Application blanks should be placed in the hands of the student from time to time, so that they may realize the type of questions they may be called upon to answer. The boy or girl should be taught to think, to sense a situation; to deliver the "message to Garcia." Mr. Avery also spoke of the necessity of teaching loyalty to employers. If a student is found to be disloyal to his school, the teacher should get hold of that student and teach him loyalty. The loyal employee will display no show of vengeance or spite when reproved by the employer. The new employee should never listen to the discouraging remarks of older men and women.

They should always go to the manager for advice. They should be taught to *stick*; all of the highest management in the Marshall Field Co. have worked up. There is no short road. Students should be taught to be pleasant at all times. People at the head always have a pleasant smile. They may be seriously intent upon their duties, but when they greet people they are genial. Truthfulness must be ingrained. One can never tell when an untruth may come to light. Mr. Avery also suggested that all students should be taught to keep a follow-up file; a small memorandum book, perhaps, where he may jot down instructions so that he may not forget. No teacher could have heard Mr. Avery and not be able to take home to his students a helpful message. The department is much indebted to him for his kindly advice.

Mr. Clay D. Slinker, Director of Business Education, Des Moines, Ia., presented a very able discussion of "Some Scientific Measurements in Commercial Education." The fact was pointed out that there is little uniformity in the grading of different teachers. To illustrate this, a copy of Dr. Starch's chart was used, showing a probable error of nearly 5% in the judgments of 142 English teachers; in geometry and history the range is still wider. Mr. Slinker said that in the Des Moines schools 8.2% of the book-keeping students fail of passing. He showed a chart giving the results of a simple test of one process in book-keeping that was given in all classes last year. The school that attained the highest percentage of efficiency in those tests had the highest percentage of failures. This demonstrated a lack of uniformity in the judgments of teachers. Mr. Slinker also presented the J. W. Studebaker plan of dividing a class into five divisions as follows: 5% of the highest rank, from 94% to 100%; 22 2/3% of next rank, from 88% to 93%; 45% of the large central group, from 82% to 88%; 22 2/3% of poor rank, from 75% to 81%; and 5% failures, below 74%. Dr. Starch's plan of class division is similar to this, with 7% of failure. Mr. Slinker also told of some comparisons he had made of the result of tests in beginning typewriting, given in all such classes in all the high schools of Des Moines. He told how one teacher improved her work after seeing how low her pupils ranked in the first test. Efficiency was based upon 25 net words per minute and 12 errors in ten minutes' writing. The median for all schools was found to be 36.7 words per minute for speed, and 12 errors in accuracy. Such testing is an excellent method of judging a teacher's ability. In a comparison drawn from the job printing business, which began to boom when put upon a scientific basis, Mr. Slinker said that com-

petition in the products of commercial education is too keen to admit of great variation in grading.

Mr. James C. Reed, Director of Commercial School, State Normal, Whitewater, Wis., offered an interesting paper on "A Practical Course in Salesmanship and Advertising for High Schools."

The first offering of the Friday afternoon program was by Mr. Paul Lomax, Director of Department of Commerce, New Mexico Normal University, Las Vegas, New Mexico, on "The Value of Educational Surveys." Mr. Lomax presented some interesting facts as a result of a questionnaire sent out to commercial teachers in the State of Missouri. Of all high school teachers in the State 46% were teaching commercial subjects. Of all students enrolled in high schools, 43.4% were following some line of commercial work. Among teachers it was found that graduates of universities and normal schools had had to attend business colleges to fit themselves for commercial teaching. In equipment the supplies usually found were typewriters and pencil sharpeners. A commercial library was rare. Mr. Lomax concludes from the answers he received concerning curriculum that commercial subjects now offered do not train boys and girls for the major commercial calls. The greatest number of requests for boys are for retail dealers, store salesmen, and clerks, with a smaller demand for bookkeepers, cashiers, and stenographers. For girls the reverse was true, the calls for stenographers and typists being most numerous, those for store saleswomen and retail dealers less numerous. Therefore to meet this demand, it would seem that distinct and separate schools be maintained for the boys and girls. At present our boys and girls are being trained alike for very different needs. The commercial department must have the co-operation of other departments; for example, commercial arithmetic should be taught by a regular mathematics teacher. It was found that there is an utter lack of standards in shorthand and typewriting, and that there is no agreement among the few who do have standards. The recitation methods of typewriting obtains among very few schools. Some schools had no definite time scheduled for their typewriting. Commercial teachers as a whole have no appreciation of measurements in commercial subjects. Mr. Lomax reports that at the New Mexico State Teachers' Association, commercial teachers appointed committees on: Standard equipment, reading circle, standard commercial program, tests in shorthand and typewriting (attempting to derive a standard). Every teacher was urged to make careful study of commercial measurements.

"The Boy and His Opportunities" was discussed in an interesting way by Justice John P. McGoorty, Illinois Appellate Court, Chicago. He said that the boy he meets is the one who

leaves school at the age of fourteen, the end of the compulsory limit. The boy in a great city has not much opportunity. The boy who lives in a wholesome environment has those opportunities which American life affords. The boy a justice knows is the boy whose home is broken up. Judges must have in mind the idea of protection to society. It is not easy to offer a solution of the boy problem. The city boy has to seek recreation in the pool room. There are some remedies, recreation centers and playgrounds, but not enough of them. Any boy is under-educated whose moral side is not developed with his mental side. Our boys ought to be given an opportunity to live. Society is responsible primarily in making it impossible for these boys to be placed in a better environment. Night schools should be continued over a longer period. The boy must be given a broader outlook. Our continual aim must be to make citizens of them.

Justice McGoorty was given a vote of thanks for his excellent address.

C. P. Briggs, Principal Rockford High School, Rockford, Illinois, spoke of "The Relation of the Commercial Department of the High School." He said that a principal has to consider the children of all the people. Having watched the development of commercial education for ten years, he had seen it grow and gain in respect. It has gained the respect of other teachers—one of the hardest things a commercial department has to do in a large cosmopolitan high school. One-fourth of all students enrolled in all high schools of the United States are pursuing commercial courses. More is being spent for commercial courses than for any other course. The public may then rightly ask whether the results are what they should be. There is no similarity between commercial education and practices in this country. Boston and St. Louis stand out as examples of this. Business practices in Boston and St. Louis are quite similar. The East is turning to the separate school—the high school of commerce. Mr. Bryan, Assistant Superintendent at St. Louis, favors the composite high school; he says that the tendency toward the specialized high school has gone too far. For a financial, if for no other reason, we should go no further. It hinders the promotion of democracy. Our high school system needs reorganization with the career motive as a basis. At present, it only meets the needs of the boy or girl who is going to college. Quoting Thompson, four groups are suggested for curriculum: college preparatory, technical and industrial, domestic and household arts, commercial. Too often the pupil who has failed in academic subjects has been advised to take commercial work. Unless we have standardized courses, this will continue to be true. Mr. Briggs advises commercial teachers to secure business men to deliver lectures, and to take their classes to visit various business organizations.

He also suggests part time instruction, alternating with actual work in an office, making it possible to measure practice against theory. There must be careful guidance, safe placement, and an effective follow-up scheme. As high a standard should be required for a commercial teacher as for any other. The supply cannot be met now, but if our needs are made known, they will be met.

The address of Maurice J. Lacey, Head of English Department, High School of Commerce, Boston, on "A Bird's Eye View of Business English," was thought to be of such general interest that it was transferred to the Federation meeting Saturday morning.

At the Saturday morning session, Mr. Paul A. Carlson, State Normal School, Whitewater, Wis., offered a splendid paper on "The School and Office Plan of Training Students for Business." He said:

Commercial teachers have frequently been told by business men and others, of the shortcomings of the commercial. We have often heard that many graduates who can do wonderfully well on "typewriting speed tests" have to be shown how to arrange a business letter attractively. We learn that many beginners do not understand that letters are placed in files so that they can be quickly found when wanted again. They are ignorant of stencil-cutting, of mimeographing, of tabulating, of billing, of office appliances and time saving devices, and of the proper use of the telephone. Beginners are often characterized as "helpless and lacking business sense."

This perhaps merited criticism, has evolved a revision or addition to the commercial course and in the practical commercial school of today, the acquirement of business experience is made a part of the high school curriculum. There are three general schemes or methods of securing this type of training: first, the Office Training, Office Practice, of Office Methods Course; second, the School and Office Service Plan; and third, the Part-Time Office Plan.

Office Training is the new type of education which teaches through doing and not alone through studying. The mind and the hand are trained simultaneously. Every effort is made on the part of the school to bring into the schoolroom, the business atmosphere of the business office. The particular motive is the "elimination of the beginner" and the development of intelligent and dependable subordinates capable of assuming business responsibilities.

In the Commercial School of the State Normal School at Whitewater, Wisconsin, we offer a twelve weeks' course in Office Training. The problems selected as lesson tasks endeavor to include: Getting a Position, Business Duties and Business Ethics, Organization of a Corporation, Departments of an Office, Incoming Mail,

Postal Information, Remittances, Outgoing Mail, Filing, Billing, Shipping, Business and Legal Forms, Banking, Insurance, Taxes and Assessments, Office Appliances, Telephoning, Telegrams and Cablegrams and Office Reference Books. The corporation effected to accomplish the required organization, is the General Realty Company. This corporation is provided with its own stationery, business forms, and corporate seal. The bank training is accomplished through a practice bank known as the Commercial School Practice Bank. This bank has the complete equipment of a small country bank.

Second, the school and Office Service Plan. Some commercial schools solicit letter copying, addressing, stenographic, typing, and clerical work, to be performed in the schoolroom for pay at commercial rates. Such work may be obtained in a variety of ways.

The third plan which may be used to acquire business experience as a part of the high school course, is to secure assignments for the students right out in the field, out in the offices—a system of office apprenticeship. An imitation, no matter how perfect it may be is never quite as good as the original.

Under the head of "Centralization of High School Accounting in the Commercial Department," C. M. Yoder, Head of Commercial Department, Washington High School, Milwaukee, Wis., told of his well wrought out plan of making the accounting students useful to the many organizations of the high school. One student is general bookkeeper. He works in a room provided for that purpose, and is given credit for a part of the recitation period. The money is kept by a member of the faculty. Another student is general treasurer. He must sign all checks, which are countersigned by the principal. A financial report is submitted each month by the student treasurer and the faculty member. This must tally with the report of the general bookkeeper. In each student organization an accounting student is elected treasurer. He is responsible to the general treasurer. To introduce such a plan involves considerable work for the teacher at the outset, but eventually the students can do nearly all of it. Along with the vouchers and other records, there is kept a program of all events. Mr. Yoder especially emphasized the point of keeping the principal in close touch with all transactions through the signing of all checks.

Mr. Robert A. Grant, Director of Department of Business, Yeatman High School, St. Louis, Mo., used a chart to show his plan for "Systematizing Typewriting Speed Work." Two-minute tests are used for the first semester. The length of the test is increased in the following semesters, the plan being systematically conducted throughout the entire

(Concluded on page 21)



Standardizing Transcription

THE STANDARDIZATION OF TRANSCRIPTION REQUIREMENTS

Ina Thomas, West High School,
Des Moines, Iowa

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Two years ago while pursuing a course in Measurements at the University, the inspiration came to me to begin work in scientific measurements along shorthand lines, with especial attention to transcribing speed. Here lay a vast unworked field. To the best of my knowledge no one had ever attempted such a task as the one I contemplated. There was and is a crying need for standards. Why should not the problem be attacked in a scientific way? Instead of basing our requirements for graduation from any course upon the individual opinion or a consensus of opinion, why not base it upon the firm foundation of a knowledge of what the student can actually do. How often do teachers get together and hash over the problem of what to require for passing from second year shorthand and typewriting, just going around in a circle, never getting anywhere. My theory of the scientific way to arrive at such decisions is to let the students themselves decide the matter. There is no line of work more adaptable to measurement than transcribing. There is such a small element, if any at all, of uncertainty entering into the test, that conclusions can really be conclusive.

This is my inspiration. I began action upon my theories last winter by collecting from several of our leading Des Moines firms a variety of letters. These I sorted and changed where necessary, condensing two letters to a total of 200 words for Test No. 1, and two other letters, totaling the same number of words, for Test No. 2. These I had printed and copy-righted, as you now see them.

Test No. 1

City State Date

Mr. James Watson,
Galveston, Texas.

My dear Sir:

As you no doubt have in mind, the \$2000 note signed by Mr. Jackson will come due June 1. We are in receipt of a letter from Mr. Jackson, sending us renewal note for a like amount, payable December 1. Since this note bears your endorsement, we are not in position to advise Mr. Jackson (1 m.) what we can do in the matter until we have your instructions.

Please advise us if it is your desire to make this extension. We shall be glad to accept the renewal note.

Yours very truly,

Mr. Frank Jackson,
City.

Dear Mr. Jackson:

Referring to your favor of May 25, we enclose herewith your \$2000 note, for which you sent renewal note (2 m.) several days ago. We have arranged with the bank to grant this extension, but we must urge upon you the necessity of meeting this renewal note promptly when due.

The interest on the old note amounted to \$90, and we have given the bank our check to cover. Kindly forward us your check for like amount.

With sincere regards, we remain
Yours very truly, (3 m.)

Test No. 2

City State Date

Mr. C. W. Martin,
First Trust Bldg.,
St. Louis, Mo.

Dear Sir:

Recently you were notified that your account was in arrears.

We appreciate how easy it is for a busy man to lay a statement of account aside, fully intending to take it up at a later hour, and allow the matter to be overlooked.

Your account amounts to \$72.60 (1 m.). Now that we have brought the same to your attention again, will you not favor us with a remittance by return mail, and oblige

Yours very truly,

Mr. F. H. Gray,
47 West Madison Ave.,
Portland, Ore.

Dear Sir:

How would you like to make a contract with a Thirty Million Dollar Company, to send you, after a certain age, a check each month (2 m.) the balance of your life; should you die before that age, to have the check mailed each month to some one you would like to protect from want?

This is absolutely safe and as good as it sounds. You will be doing yourself an injustice not to know it all about it.

Full information will be furnished on receipt of the enclosed card.

Yours very truly, (3 m.)

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In answer to letters to teachers of advanced shorthand in various parts of the country, seeking co-operation in the conduct of these tests, hearty responses came from many schools.

So many teachers spoke of their need of a standard, and their belief that the proposed plan was the only logical method of solving the problem. The final results show the work of 557 students, representing 22 schools in 20 cities of 13 states, as follows:

Alabama—Birmingham.
California—Long Beach, Stockton.
Iowa—Ames, Cherokee, Des Moines, Dubuque, Independence.
Kansas—Kansas City.
Michigan—Detroit.
Minnesota—St. Paul.
Missouri—Kansas City.
Nebraska—Omaha.
New York—Buffalo, Rochester.
Texas—Dallas, Galveston.
West Virginia—Wheeling.
Wisconsin—Madison.
Washington—Seattle.

As a summary of a number of tests is always fairer than one alone, two were prepared, one to be given about the middle of May and the other about the first of June. These tests were sent in sealed envelopes. With them a copy of instructions for conducting the test. Briefly those instructions were:

Dictate at 65 words per minute for three minutes. (The material was divided into quarter minute sections.)

Collect the notes immediately; give them to the student after he is seated at the machine ready for typing.

No carbons to be made, nor envelopes addressed.

All start transcribing at the signal of the teacher.

Papers to be submitted to the teacher as soon as finished, the teacher to note thereon the time used in transcribing.

All papers were sent to me at my own expense for grading. I leave it to you to estimate how much of my time has been spent in the criticism of these manuscripts from 557 students and the tabulation of results. All my hearers who have graded manuscripts will readily see that as these papers were all graded by one person there is little likelihood of variation in judgment. It is true, this meant much work, but what is ever accomplished that is worth while except through an expenditure of much thought and effort.

The following deductions for errors were made:

For transcribing that affected the meaning in such a way as to render the letter unusable, 5%.
(Faulty sentence structure due to weakness in English charged under this.)

For any slight error not affecting the meaning, 1%.

Spelling, 5%.

For any type error chargeable under international rules, 2%.

Erasures neatly made, 1% (untidy erasures, 2%).

Punctuation, including paragraphing, commas, etc., 1%.

Each paper was given a grade on the 100% basis, such final grade being listed in all summaries of "Accuracy." The rate was found by dividing the time into 200, the total words of each test. Following is a specimen of the typewritten reports on individual pupils sent to each teacher:

Your Av. Time	10.6	Your Median of Time.....	9	Median Determined by Survey:
Your Av. Rate	21	Your Median of Rate	21.6	Rate 14
Your Accuracy	87	Your Median Accuracy.....	89	Accuracy 86

Name	Time	Rate	Trans.	Sp.	Pct.	Typing	Accuracy
G. A.	11	18.2	5%	1%	5%	1%	96
J. C.	9	22.2	0	1	0	1	76
L. D.	8½	24.2	0	0	0	1	98
M. D.	13	13.3	0	1	2	1	78
M. R. F.	27	7.4	0	3	0	4	89
H. H.	10	20.	3	2	1	6	65

Averages of time, rate, and accuracy were estimated for each class. Medians of time, rate, and accuracy were also determined. The median is the middle point, above and below which are found an equal number of grades or records. To find this, list all grades or records in regular order from lowest to highest. If there are an odd number, say 19, the tenth, or middle, is the median. If an even number, say 18, the median is the point midway between the ninth and tenth.

96%	30 words
92	27
89	22
87	22
87	20
85	19
84	18
82	17
82	15
Median, 81½	15, Median
81	15
80	15
79	10
74	9
74	8
65	7
59	7
45	6

While the survey was conducted to ascertain transcribing speed of fourth semester students, papers were submitted from classes having had only three semesters, also from a few classes having had more than four semesters work. Papers were accordingly thrown into three groups:

Fourth Semester, 20 classes; Third Semester, 7 classes; Classes Having Had More than Four Semesters, 4 classes. It is with the first group that we are most concerned. The medians of time, rate, and accuracy of each class were tabulated as follows:

FINAL RESULTS OF SURVEY OF FOURTH SEMESTER CLASSES

School	Time	Rate	Accuracy
No. 1.....	9	21.6	89.
No. 2.....	9.5	22.4	86.
No. 3.....	10.	20.	82.
No. 4.....	12.7	13.4	84.3
No. 5.....	13.3	15.2	88.2
No. 6.....	15.5	13.2	86.
No. 7.....	28.	7.2	77.5
No. 8.....	12.2	16.6	84.
No. 9.....	18.7	11.	71.5
No. 10.....	12.	16.6	86.5
No. 11.....	9.8	20.6	89.
No. 12.....	10.	20.	92.
No. 13.....	13.8	14.4	89.5
No. 14.....	16.	12.8	87.5
No. 15.....	24.8	8.5	85.5
No. 16.....	19.	10.8	89.
No. 17.....	27.	7.6	91.
No. 18.....	14.5	12.8	82.
No. 19.....	19.	10.5	69.
No. 20.....	28.	7.6	83.

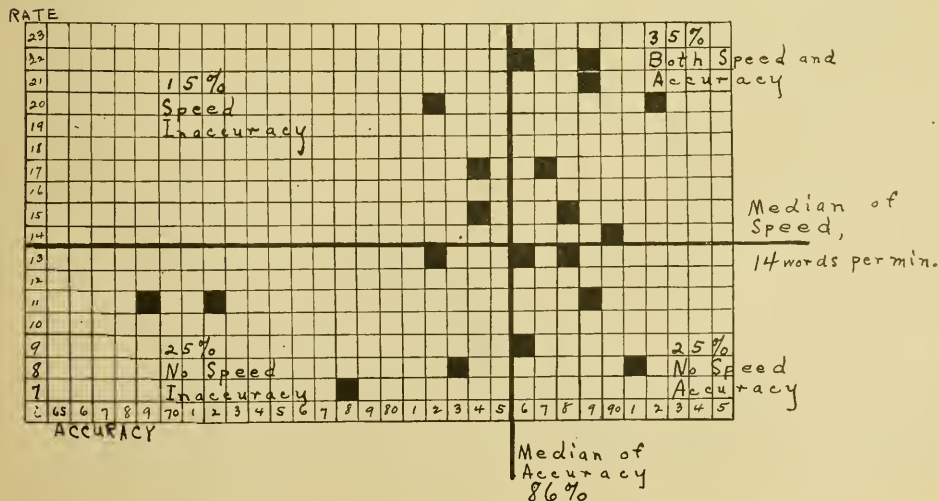
From the medians of the twenty, a GENERAL MEDIAN OF SPEED was found to be 14 words per minute. A GENERAL MEDIAN OF ACCURACY was found to be 86%.

The foregoing graph places the twenty Fourth Semester classes in their relative positions. By drawing median lines in both directions across the chart, we find that 25% have neither speed nor accuracy (as determined by the group); 15% have speed, but are inaccurate; 25% do not have sufficient speed, but are accurate; 35% have both speed and accuracy. A copy of this graph was made for each school, in each instance a red ink square locating that particular school.

What think you of this? Are you satisfied with this result? You may say that in any group there will always be the weak ones who tend to lower standards. True, but as the weak element usually bears the same proportionate relation to the medium and stronger elements, it is clearly our duty to improve the general standing of any group, thereby bringing up the weaker element. And as the median improves, the standard can be placed at a higher mark.

What can we do to raise this median? First: Demand of your students a more practical knowledge of shorthand. Give them more dictation. Require more transcription. Time them and bring them to a realization of their own possibilities. Second: Train more accurate typists. The accompanying chart shows that 3% could have been added to the median through accurate typewriting. At least teach students to make neat erasures.

SPEED-ACCURACY GRAPH





EFFECT OF TYPEWRITING ON FINAL RESULT

School	Final Results	Grade lowered by inaccurate typewriting	What final results could have been with correct writing
No. 1	89%	3%	92%
No. 2	86	4	90
No. 3	82	8	90
No. 4	84.3	—	87.3
No. 5	88.2	3+	91.2
No. 6	86	2+	88
No. 7	77.5	4+	81.5
No. 8	84	3+	87
No. 9	71.5	4.5	76
No. 10	86.5	—	89.5
No. 11	89	1+	92
No. 12	92	1+	94
No. 13	89.5	5.5	95
No. 14	87.5	5.5	93
No. 15	85.5	—	88.5
No. 16	89	—	91
No. 17	91	—	93
No. 18	82	5	85.5
No. 19	69	—	71
No. 20	83	—	85

Third: Teach spelling. Look at this chart. Remember these figures: 50% of all students participating in this work misspell one or more words. If perfect spelling had been submitted, the median of accuracy would have been 89½% instead of 86%, an increase of 3½%. Five schools could have put themselves in the highest group by spelling correctly. Let these facts sink deeply into your minds and then go home and teach spelling more diligently than ever before.

EFFECT OF SPELLING ON FINAL SPELLING

School	Percentage who misspelled one or more words	Final Results	Grade lowered by poor spelling	What final results could have been with correct spelling
No. 1	50%	89%	3%	92%
No. 2	62	86	4	90
No. 3	73	82	8	90
No. 4	64	84.3	3	87.3
No. 5	49	88.2	3.5	91.2
No. 6	64	86	3	89
No. 7	70	77.5	6	83.5
No. 8	67	84	4	88
No. 9	67	71.5	5.5	77
No. 10	30	86.5	—	88.5
No. 11	25	89	1+	90
No. 12	40	92	3	95
No. 13	30	89.5	2.5	92
No. 14	50	87.5	2.5	90
No. 15	55	85.5	3	88.5
No. 16	55	89	1.5	90.5
No. 17	30	91	1.5	92.5
No. 18	50	82	4.5	86.5
No. 19	60	69	5	74
No. 20	60	83	4	87

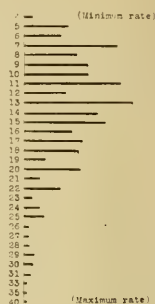
In order that the need of teaching spelling might be brought more forcibly to the attention of each school, I compiled a list of all mis-spelled words, and sent a copy to each teacher. Notation was made in a second column of the words mis-spelled by that particular school.

No. times each word was misspelled

No. times your students misspelled any word

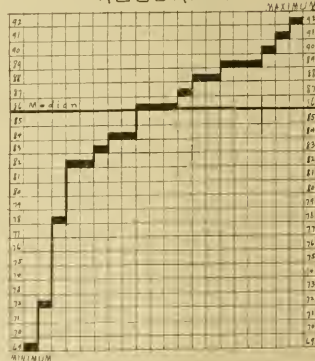
- 2 absolutely
- 2 accept
- 5 advise
- 2 amounted
- 1 arranged
- 23 arrears
- 8 aside
- 2 balance
- 18 bears
- 1 dollar
- 1 due
- 4 endorsement
- 123 extension
- 1 furnished
- 8 Galveston
- 6 herewith
- 3 injustice
- 1 instructions
- 2 Jackson
- 8 know
- 26 later
- 1 necessity
- 6 ninety
- 1 no
- 1 notified
- 3 oblige
- 7 Oregon
- 100 overlooked
- 1 payable
- 2 position
- 1 promptly
- 3 receipt
- 44 referring
- 1 regards
- 9 remittance
- 17 renewal
- 146 some one
- 2 statement
- 2 until
- 10 urge
- 3 yourself

A study of individuals reveals a variation in rate, greater than that shown by classes.



Accuracy ranges from 69% to 92%.

ACCURACY

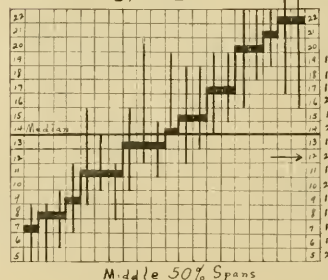


Total

697 words misspelled by (approx.) 280 students.

Certainly the variation of ability is alarming. Speed ranges from 7 words per minute to 22 words.

SPEED



One or a combination of several conditions might cause this variation: Poor teaching (perhaps poor teachers); a great variation in student ability (e. g., foreign population); unfavorable school conditions such as attitude of principal or board toward course; insufficient time devoted to the work, due to overcrowded curriculum; lack of correlation of shorthand and typewriting (one school reported two years of shorthand before typewriting was introduced); placement of stenography in different grades. (A comparison of medians from sophomore, junior and senior classes demonstrates very conclusively the superiority of results when the work is taken later in the course, there being 5½% difference in accuracy between sophomores and seniors having had the same amount of training.)

What does this survey show as a logical speed STANDARD for graduation from FOURTH SEMESTER? TWELVE WORDS PER MINUTE. How determined? By the median of



the lowest points of the span of the middle 50%. (See "Speed" chart.) By reviewing the individual rates in each of the 20 groups, cutting off the upper and lower quartiles, the middle 50% of the class is located. These are indicated by the heavy vertical lines, with the lowest rates of each middle 50% group extended to the right margin. The median of these is 12 words. It seems logical, does it not, to say that in order to pass this work, any pupil should come up to the median established by the lowest point of the big central division of the class? Or shall we extend this to a larger central group of say 70% or 80%? In other words, shall we make our passing requirements very loose, and allow many weak ones to get over?

Shall this be a final standard? No, unless future testing shows the same result. All educators agree that one such test is not a safe criterion and that a standard is a standard only until a higher, better one can be attained. So, if we assume 12 words as a minimum for passing this year, and insist that all who graduate must reach at least this rate, it is most probable that in a year or two the general median will be raised and likewise the median of the lowest points of the middle 50%, thus establishing a standard of more than 12 words minimum.

All third semester work was graded on the same basis as fourth; class medians were determined and tabulated as follows:

FINAL RESULTS OF SURVEY OF THIRD SEMESTER CLASSES

School	Time	Rate	Accuracy
No. 1.....	16	12.7	84
No. 2.....	16	13	85.5
No. 3.....	10.5	19	79.5
No. 4.....	35	5.6	84
No. 5.....	16	12.5	68
No. 6.....	11.6	17	84
No. 7.....	25	9	37

The General Medians of all third semester classes were found to be: Speed, 13 words per minute; Accuracy, 84%.

While I do not consider conclusive the results of the seven schools submitting third semester work, they are interesting as a comparison with fourth semester results, also with the few classes submitting work done in fifth, sixth or seventh semesters, as shown by the following table:

Semester	Rate	Accuracy
Third.....	13	84%
Fourth.....	14	86%
Fifth or higher.....	14	89%

Summarizing these: During fourth semester the twenty schools measured developed only one word per minute and 2% in accuracy beyond the attainment of third semester students. Work in advance of fourth semester does not add to the speed, and it adds only 3% to the accuracy. One might say that perhaps these third semester class figures came from better schools. That is not true in all cases, for two of them are from



MISS INA THOMAS
West High School, Des Moines, Ia.

schools whose fourth semester students rank the very lowest.

While thinking along this line it will be interesting to know that one school submitted papers from a second semester group that rank higher than their own third semester group. I am waiting anxiously for an answer from the teacher as to what conditions may have brought this about.

You may be criticising me by the thought that I am giving little attention in this review to accuracy. Perhaps so, because I do not believe that we shall bring up the speed without bringing up the accuracy. If a student does not have to run to the dictionary for spelling or syllabication, if he does not have to erase often, his accuracy grade will increase automatically with his speed. The section labeled "Speed—Inaccuracy" is the smallest of the fourth on the Speed—Accuracy 15%.

I am now preparing two sets of graded tests to be used this year. The first one will be ready about January 10. It will be similar to those of last years. This first test is to be given at the close of the present semester to third semester classes. I shall endeavor to report on this by the first of March, which will give adequate time for teachers of weak classes to expend extra effort to bring those classes up to a better condition by the end of the year. The second set will be ready for use about the middle of May or the first of June, and should be given early enough at the close of the year to avoid the spirit of unrest that usually prevails at that time, especially among seniors.

The object of the plan I shall promote this year is twofold. First, to follow up last year's work and see if the medians already found will be raised or lowered. Second, to note what progress is made during fourth semester. For some time I have had the feeling that the student does not improve during the fourth semester nearly so much as he is capable of doing. I believe these tests will be an incentive to greater growth during

this last half of the second year, and that in the course of two or three years we shall have found out some of the greater possibilities of development during a two-year course in stenography.

I am hoping to secure co-operation from seventy-five or a hundred schools, that my conclusions may be entirely dependable. In all summaries schools will be known by number only, as in the present survey. What I shall give out as results will be scientific facts for the good of all, not individual criticism. Neither do I wish anyone to think of this as a contest. It is such in no sense.

I shall be glad to communicate with anyone wishing to co-operate.

SPENCERIAN COMMERCIAL SCHOOL

Cleveland, O., January 17, 1918.

Mr. C. P. Zaner,
Columbus, Ohio.

My dear Mr. Zaner:
It is with great sadness that I write you regarding the death of Mr. Loomis, which occurred Tuesday morning of this week, at 11:30. He was at his office last Friday and appeared to be as well as usual. Saturday he complained of not feeling well, and on Sunday was stricken with pneumonia. The funeral will be held at the family residence Friday afternoon at 2:30.

Harold is a lieutenant in the Ordnance Department at Washington. His little daughter, Virginia, four years of age, died four weeks ago, and Mr. Loomis was greatly affected by her death. He had lost twelve pounds during the past four weeks and had aged, apparently, five years during that time.

I have come in almost daily contact with him for fifteen years and shall miss him very much indeed.

With kind personal regards, and with the hope that you are well, I am
Very sincerely yours,

E. E. MERVILLE.

Thus, another pioneer commercial educator has gone to his reward.

In the eighties and nineties Mr. Loomis was associated with P. R. Spencer, Jr., and E. R. Felton, under the firm name of Spencer, Felton & Loomis, in conducting the Spencerian Commercial School. Eventually he became the sole owner. In addition, Mr. Loomis built up a large and profitable commercial text book business, known as the Practical Text Book Company.

Mr. Loomis was a man of refined and educated tastes and of a very reserved and retiring disposition. Few men had a more discriminating and critical judgment pertaining to life's activities in education, art, literature, and business.

He began his career as a skillful penman of special excellence, and gradually evolved into a man of affairs

(Concluded on page 31)



Qualifications of an Export Manager

D. E. KNOWLES

Hughes High School, Cincinnati, Ohio

In my discussion of exporting heretofore, I have confined my suggestions to what I believe to be the most practical and economical method of marketing products in foreign countries. When entering the export business a man has at his disposal two essentially different channels through which he can reach the ultimate consumer. The first has been explained in my previous article. The second I will not dwell upon more than to say that it has not proven as satisfactory as the first. The second method may be divided again, and the manufacturer may dispose of his products through Commission Houses, or the Manufacturers' Agent. I have found a great many manufacturers who dislike the second method because, as in all lines of business, there are commission houses that are excellent, many are good, and some are decidedly bad. Some commission houses do a large business in one part of the world, but there are very few, if any, who are world-wide in their scope. It is best in the long run to do your own clerical work, as stated before, and thereby save additional charges or fees on insurance, making out Consular invoices, and export bills of lading. It is well also to know that your customers in foreign countries are receiving courteous consideration and that their names and addresses are not likely to get into the hands of your competitors.

Marine Insurance.—This is a subject with which very few men in the United States is familiar, especially in our interior cities. It is necessary, if you expect to do business direct, to take out what is known as a "Floating Policy." This can best be secured by dealing direct with the offices of Marine Insurance Companies in New York, Chicago or the port through which shipment should go. They will probably send you a blank to fill out, asking for the port of destination and for a description of the goods. This is not what you want. Ask the Insurance Company to give you a rate on your product to every port in the world. It may be necessary for you to go direct to their home office to get what you want.

Send Translation to Your Customer.—This is a matter of good faith and should be adhered to, because he is the man who is going to pay for the insurance and it is to his interest, as well as to your own, that he should know how much it is. As stated before, a draft should be sent to the bank along with the necessary papers, such as Consular Invoices, Ocean

Bills of Lading, etc., and on this draft should be included the amount of the insurance, all charges, such as freight, drayage, etc., in the trans-shipment of goods, and the cost of same. Commission houses usually charge a rate in excess of the best rate which you can secure if you go direct to the Insurance Companies. It is well to stimulate competition among the various companies so as to get as low a rate as possible.

Contents of Policy.—The Insurance Company will probably offer you a general policy which they have written up, but which is not the best proposition you can get, if you know what you want. You should have included in the policy a stipulation that if three or more percent of the goods are damaged, they will pay all, if less, they do not. Three percent does not cover breakage. It is customary among them that, except in case of stranding or breakage or collision, they do not pay for leakage. Sometimes they may state that there has been a stranding or collision or breakage, and which we may doubt. We can ascertain the correctness of this by going to the captain of the ship and asking him to show us his Log Book. In South America most breakages occur when trans-shipment from one ship to another, which is necessary in a great many cases. We can always insure goods when they go direct from one port to another, but where trans-shipment is necessary, it is very hard to get insurance.

We have to tell the Insurance Company in advance what our maximum shipment will be at any time. Tell the broker you want a "Floating Policy," Marine Insurance, to cover risks of goods shipped to foreign ports. When we have taken out such a policy we receive a number of certificates from the Insurance Company. These certificates are numbered. We make them out in triplicate. One is sent to the Insurance Company, one to the banker or customer, and we keep the other.

When sending a translation of the policy to your customer, it will be necessary to send it only to the larger ones.

Get out of your broker an agreement that the insurance should be paid for three percent breakage on one box. He will not pay for the others if they are not injured to the extent of three percent. This includes transportation on conveyances, etc., like railroads or crafts to and from the vessel. Each lighter should be considered as separate insurance. It is well also to ask the broker to provide insurance for profit to customer.

Cost, Insurance and Freight.—If the letter that your customer writes has an abbreviation "c. i. f.," it means the man wants to buy "Cost, Insurance and Freight." This is a very good plan when rates fluctuate. But offer f. o. b New York, or port of shipment, and then offer him a price with cost, insurance and freight included, letting him take his choice. Ask him if, in case of war, whether he wants you to insure against War Risks. This is a necessary but separate insurance.

War Risks.—Your insurance policy from the Company will contain a rate which varies very little at any time, but insurance for War Risks is separate and distinct, and rates fluctuate according to the amount of merchant shipping lost during the month. In case your customer does not notify you, I would not insure War Risks. Let him know that if you do not receive an answer in due time, you will not insure.

Model Policy.—The following is a policy I was instrumental in securing from one of the largest Marine Insurance Companies in the world for a Cincinnati manufacturer of musical instruments. The rates in it are about as good as it is possible to get. The contents of the policy are about as favorable as an exporter can secure:

HEREBY COVERS THE (Exporter) COMPANY for account of whom it may concern, for the insurance on all shipments as hereinafter provided, made by them or by others for their account or for which they may receive instructions to insure, such instruction being given in writing prior to or simultaneous with shipment and before any known or reported loss or damage.

Authority is hereby given to the assured to issue and countersign certificates of this company for any or all shipments applying hereunder, it being understood and agreed that no certificates shall be issued whose terms and conditions conflict with those contained in this policy.

Warranted by the assured to report particulars of all shipments applying under this policy to Messrs. (agent's name), with regularity and due despatch for transmission to this Company.

Loss if any payable to assured or order.

On merchandise consisting principally of pianos, organs and musical instruments, to be valued in amount stated in insurance certificate issued hereunder, provided same is issued prior to known or reported loss,



otherwise, to be valued at amount of invoice, plus all charges and commissions, prepaid or guaranteed freight, if any, and ten per cent (10%) added thereto.

Subject to particular average if amounting to three percent (3%), each case or shipping package separately insured, but not liable for leakage unless caused by stranding or collision with another ship or vessel.

In case of loss or injury to any article of merchandise consisting when complete for sale or use of several parts, the assurer shall only be liable for the insured value of the part lost or damaged and the expenses of replacing same.

Per steamer or steamers, including all vessels whose motive power is by means of oil-engines, gas engines, or other mechanical power, railroads and connecting conveyances.

Including risk craft and/or lighter to and from the vessel. Each craft and/or lighter to be deemed a separate insurance. The assured not to be prejudiced by any agreement exempting lighter men from liability.

At and from ports and/or places in the United States and/or Canada, to ports and/or places throughout the World, direct or indirect including transshipment and lighterage, also at and from ports and/or places throughout the World to ports and/or places in the United States, direct or indirect, including transshipment and lighterage.

Attaching from the time the goods leave store or warehouse at initial point of shipment and covering thereafter continuously while at the risk of the assured, and in due course of shipment, until delivered to store or warehouse of consignee at destination except on shipments to ports and/or places in Central and South America, where this insurance ceases ten days subsequent to landing from the steamer, or upon arrival at any shed, store or warehouse, whichever may first occur.

While on dock, wharf or quay only to cover loss by fire or flood (meaning using navigable waters) and while on railroad conveyances only to cover loss by fire, flood, derailment or collision and while on any other and conveyance or elsewhere on shore fire and flood risks only are covered.

Warranted free of loss or damage caused by strikers, locked out workmen or persons taking part in labor disturbances or riots or civil commotions.

Schedule of Rates

At and from Cincinnati, and/or other interior points in the United States, by rail via New York, Boston and Philadelphia.

To ports and places in the United Kingdom of Great Britain and Ireland, via ports not north of London on the East Coast, and to the Conti-

nent of Europe via ports between Bordeaux and Hamburg, inclusive.

By	Per \$100
American, French, No. Ger.	
Lloyd, Cunard, Allan, White	
Star, Atlantic, Transport, Red	
Star, Hamburg, American (as	
per clause at end of schedule).	
Johnston, Wilson - Furness-	
Leyland, Holland - American,	
Warren, Anchor, Wilson and	
Leyland Lines	10c

To Cont. of Europe via ports south of Bordeaux and Mediterranean ports not east of Sicily and to the interior..... 18c

By rail via said ports Class A lines via other approved lines. 22½c

To ports on the Adriatic Sea and Mediterranean, east of Sicily. 27½c

To ports in Greece and to Constantinople by approved steamers (excluding Greek lines)... 40½c

To ports on the Black Sea.... 42½c

To Denmark, Norway and Sweden via ports, not beyond Malmö, by Hamburg-American, No. Ger. Lloyd or Scand. Amer. Lines, direct or including transshipment 30½c

To Stettin and other German and Swedish-Baltic ports not north of Stockholm, direct or transhipped 30c

To Petrograd or other Russian and Swedish-Baltic ports beyond Stockholm 30c

To South African Ports direct or transhipped, by approved steamers, including railroad risk to int..... 30c

To Alexandria and Cairo..... 47½c

To Bombay, Calcutta, Madra or Colombo by approved strs.... 47½c

To Rangoon and Singapore.... 52½c

To Sumatra, Java and Borneo.. 55c

To Manila via Suez..... 55c

Via Pacific Coast 35c

Via Panama 42½c

To Australia and New Zealand, Via Suez..... 65c

Via England, including transshipment 65c

To North Side Cuban ports, Via Ward & Munson Lines. 14c

Via Amer'n & Cuban Lines

To South Side Cuban ports. 16c

Via Ward & Munson Lines. 18c

Via Amer'n & Cuban Lines

To Porto Rico via NY & PR S. S. Red "D" & Royal Mail lines and other approved lines. 16½c

To other West Indian ports (except Hayti) 25c

To Hayti 25c

To Colon and Panama..... 18c

To East Coast Mexican ports and to Mexico City..... 37½c

To East Coast Central American ports via Panama 25c

To Venezuela via Red "D" Lines To approved north coasts seaports in Colombia via approved steamers 25c

To the Guianas 25c

To Rio de Janeiro, Paruambuco, Para. Santos, Brazil..... 25c

To Buenos Aires and Montevideo 40c

To Rosario 45c

To West Coast South America via Panama 45c

Via Cape Horn or Magellan via Grace and NY & S A Lines... 75c

Via Cape Horn or Magellan via other approved strs..... 90c

Miss Nona D. Vanden Brook follows L. J. Musselman at the Pana. Ill. High School, Mr. Musselman having accepted appointment in Des Moines.

H. G. Wood has left Wilcox, Ariz., High School to associate himself with the Los Angeles Business College.

H. C. Clifford, for several years at the head of the commercial work at the Albany, Oregon, High School, is the new commercial teacher in the Ogden, Utah, High School.

Miss Mary P. Little, Perth Amboy, N. J., has recently been chosen for commercial subjects in the Stamford, Conn., High School.

Mrs. S. A. Edmunds is in charge of the Pitman shorthand work for the Washington, D. C. Business College.

Miss Evelyn G. Reed has recently graduated from the Gregg School, Chicago, and has been chosen to teach shorthand in the Elgin, Ill., High School.

Miss Vera Chamberlin, of El Reno, Okla., has recently been made commercial teacher in the Schuyler, Nebr., High School, following Miss Beulah Hutchinson, who resigned and accepted appointment in one of the Des Moines High Schools.

O. J. Morris, of the Louisville, Ky., Boys' High School, follows his principal to the South High School, Youngstown, Ohio.

C. M. Gump has left one of the Des Moines High Schools to take commercial work in the Anderson, Ind., High School.

Simon Axelrod is a new commercial teacher in the Lincoln, Nebr., High School.

J. V. Kennedy, last year of the Albany, N. Y., Business College, is this year, in charge of the commercial work of the Mamaroneck, N. Y., High School.

Oral W. Scipp, last year in Michigan, is this year with the Yeatman High School, St. Louis.

Geo. L. Crisp, for several years at the head of the commercial work of the Yankton, S. D., College, is this year principal of the Yankton High School.

Miss Minnie C. Koopman, of the Boone, Iowa, High School, has recently been made commercial teacher in the Sparta, Ill., High School.

Mr. Burton C. Bacon, of Royal Oak, Mich., is the new teacher of penmanship and bookkeeping in the Oil City, Pa., High School, following Mr. M. J. Talley, who, after several years of distinctly successful work, goes into business at an attractive salary.



SALESMANSHIP

By ROBERT E. BLOSER
Columbus, Ohio

HELPS AND HINTS ON SALESMANSHIP

First of all, what is salesmanship? The answer to this question covers a lot of ground. About the best definition I have ever seen is that given by Horace Emerson in his *Efficiency Course*:

Power to persuade
lenty of
eople to
leasurably and
ermanently
urchase your
oduct at a
rofit.

Every one has something to sell. I don't care who you are, where you are, or what you are, you have something to sell.

All over this universe of ours you will find men who have the ability to actually do the thing but lack the faculties necessary to market themselves successfully.

The ability to capitalize the legal minds of others and market them makes for success.

The ability to do a thing, without the ability to make the other man believe you can do it, discounts a possible income 60 and 70 percent.

There are many who have the ability to sell themselves, that is, to secure a position; and that is as far as it goes. They are not able to hold this position after it is once theirs.

If you understand the principles and practices of salesmanship and their application, you can market yourself at true value.

After all success in fundamentally a matter of salesmanship, of using its principles and applying them properly and effectively.

On the other hand, to be successful, you should:

1. Look successful.
2. Retain good health.
3. Dismiss fear from your mind by not fearing.
4. "I can and I will."
5. Substitute ambition for luck.
6. Concentrate. It involves thinking.
7. Impress people with your sincerity by being sincere.

Salesmanship is persuasion. However, in order to be able to persuade you must know **what** you are going to say and **how** you are going to say it before speaking.

The man who thinks before he speaks, and when he thinks it best not to speak keeps silent, is tactful.

Be receptive — be interested — it pays. The fellow who keeps his initiative on the job is his own best boss.

Remember, you can only be what you make yourself. The fellow who

trusts to luck is wrecked or progresses at a snail's pace.

The great trouble with the most of us is, that while we want success and dream of it and envy the fellow who attains it, we are not willing to pay the price.

The big positions find few applicants; the little jobs have a waiting list. The five thousand dollar job is seeking the man.

There are no square pegs in round holes. If the big man finds himself in a round hole, he is "round," in a square one he is square. He adapts himself to his environment and its demands.

Jobs are not built to fit men but big men mould themselves to fit their jobs.

Opportunity knocks once at every man's door. Try knocking at Opportunity's door. If you knock often enough, you will find Opportunity at home one of these fine days; the door is going to be wide open. If you are prepared, you win.

It takes work—hard, persistent, intelligent work.

The upright, progressive, aggressive, thinking man advances with the good wishes of everybody, with every one pulling for him.

What employer would fail to reward a 25% increase in work with a 10% increase in pay?

Before seeking promotion make yourself worth more.

The price to the purchaser is always based on one thing, the cost to the producer.

The general impression you make upon the people with whom you come in contact is simply the outward expression of your inner life.

The more your brain contributes to the success of your employer the more their cash box will contribute to yours.

The opportunities in Selling are unlimited. The only limit to the salesman's earning power is a self-imposed one—for results depend upon the man—and the man, again, is what he makes himself.

The one question in our mind is "How can I increase my sales?"

Don't be a mere order taker. He sells only because his prospect is in the market ready to buy his goods.

He is not a salesman.

The salesman must create a specialized situation. He must put men in the market who didn't feel like buying when he walked into their presence.

The order taker canvasses looking for people who want to buy.

The salesman tries to make every man he calls upon want to buy.

The big trouble in the field of selling today is that effort is largely unorganized. Unorganized hit or miss methods raise the cost of selling. There are standard operations in making a sale.

Generally considered there are three steps to the taking of an order:

- First—the approach to the prospect.
- Second—the demonstration of the goods.

Third—the closing of the sale.

The object of the approach is to arouse the prospect's interest.

The object of the demonstration is to lead your prospect, step by step, through the successive stages of conviction to the point of desire.

The object of the first two steps lead up to the object of the third, namely, the securing the order or closing the sale. If you fail to get the order the previous work is all in vain.

In order to make a success in selling you must:

1. Pick successes to sell to and all successful selling will result in satisfaction and confidence.
2. Know all about the article you sell.
3. Be able to meet objections.
4. Avoid negative suggestions, as they tear down.
5. Be able to persuade.
6. Prepare your talks before making them and suit your talk to your prospect.
7. Learn to size up people.
8. Give service to customers. "The heart that pumps the life-blood of salesmanship is service to the end of satisfaction and profit to both buyer and seller. He profits most who serves best."

Success in life is in exact accordance with the degree or amount of influence or persuasion that men exercise over others.

The four qualities that enter into every case of persuasion, influencing or salesmanship, according to Harrington Emerson are:

1. You—the persuader.
- (a) Qualities required,
 1. Health.
 2. Honesty.
 3. Sincerity.
 4. Industry.
 5. Intelligence.
- (b) Special qualities required,
 1. Confidence in one's self.
 2. Confidence in goods or proposition.
 3. Good personal appearance.
 4. Punctuality and despatch.
 5. Use of efficient principles.
 6. Persistence.
 7. Clear expression of ideas.
 8. Initiative.
 9. Calmness.
 10. Tact.
 11. Sense of humor.
 12. Learn how to talk and when to quit.

2. The goods, commodity, or ideas that are the reason for trying to persuade others,

1. Have thorough knowledge of the goods.
2. The goods must serve some useful purpose.
3. Have absolute faith in the goods.
3. The acceptor of your persuasion—the buyer.
4. The sale itself—Agreement of minds.

Remember Salesmanship can be acquired. Learn its principles and practices and apply them.

COMMERCIAL GEOGRAPHY AS AN ELEMENT IN BUSINESS EDUCATION

J. Paul Goode, University of Chicago, Chicago, Ill.

Commercial geography has already demonstrated its high value as a fundamental course in a liberal education for business. But the field of geography is so vast, and its subject-matter so prolific and ramifying so intimately into the realms of contributory and related sciences, that it is an exceedingly difficult task to delimit it from the field of general science. And when the general subject has been delimited, it is quite as difficult a matter to formulate a logical sequence in the presentation of the subject matter, and to distribute emphasis so as to bring out topics of most value, and to training the reasoning power of the student by a compelling search for the relations between cause and effect. There is no subject in the curriculum that offers a better opportunity than geography for training the logical faculty or for widening the horizon of the student in matters of everyday interest in the world about him.

Our ideas in commercial geography were borrowed bodily from an English text by C. Hisholm. His volume consisted of 800 pages or over, in which he discussed all the important commodities of modern commerce, and followed this discussion by a study of all the leading commercial countries. Our American texts, planned for high schools, not for colleges, have attempted to cover the same field in 400 much smaller pages. The result has been to reduce the work of the student to so rapid a scanning of many things as to give him small chance to get fundamentals firmly planted, or to do any particular thinking about casual relations.

Hence, it is a worthy quest to attempt to establish standards in subject matter and methods of presentation; and it is with a hope of helping on in this quest that this paper is written and the following suggestions offered. The best approach I have found to the great study of industry and commerce is by way of a general swing around the horizon of the chief commodities of commerce. This study calls for a recognition of the entire list of geographic influences acting, as they may anywhere in the world, in the production and movement of a given commodity. This establishes a wide view of world-relations, and gives a good preparation for the study of a country or a region as a unit. A study of the commodities of commerce, then, is recommended as a minimum unit of study, to occupy half a year in the high school. This may be followed by a half-year devoted to a study of a few of the leading commercial countries. Briefly, the scope of a year's work may be presented as follows:

Synopsis of the Geography of Industry and Commerce

First Half-Year

- I. Brief Introduction:
The geographic influences underlying industry and commerce.
Position on the earth as determining climate.
Land relief: barriers of mountain or dissected land; passes and valley routes through highland barriers; plains and their influence.
Mineral resources: character, areal distribution, accessibility.
Plant and animal life, wild and cultivated, as a basis of commerce.
Human life and development, especially as bearing on industry and commerce: stage of industrial development, education and training, population density, wealth, and government participation in industry and commerce.

II. The Chief Commodities of Commerce:

1. Products of the farm, orchard, and range: The cereals, sugar, vegetables, beverages, drugs, animal products.
2. Products of hunting and fishing: Furs and fish.
3. Products of the forest: Lumber, rubber and other gums, cork, dyes, drugs, etc.
4. Products of mines, quarries, and wells: The mineral fuels, iron and other common metals, the precious metals and stones, cement, clay products, etc.
5. Power as a commodity.

Second Half-Year

III. The Geographic Influences in Commerce:

- Advantage of position with reference to trade.
The development of land routes of trade.
Winds and currents and the great ocean routes.
The organization of ocean commerce.
The development of market foci.

IV. Leading Commercial Countries and Their Commerce:

- Selected important countries, studied as to commercial development and possibilities.
The growth of worldtrade and the part played by leading lands.
The countries might be chosen in the following order: United States of America, Brazil; the United Kingdom, British India; Germany, Russia; France, the Argentine, etc., contrasting a highly developed country with a new or undeveloped land, a temperate climate land with a tropical land, and so on.

As an illustration of the method of study, showing the thought-provoking possibilities of the subject, let us indicate the subtopics in the study of wheat: (1) Origin and plant characters of wheat; climate and soil required; types and qualities of wheat; relations between plant characters and the climatic conditions in place of origin. (3) World's wheat-producing

areas, the reasons for their location and rank. (3) Influence of climate, soil, surface, labor conditions, the use of machinery, transportation facilities, skill of the farmer. (4) Problems of milling, marketing, establishment of world-market center, and the method of making the price. (5) Wheat in international commerce and politics. (6) The problem of the wheat-supply of the future.

Or suppose we take a mineral commodity, say, iron: (1) The qualities of iron which make it valuable; the significance of iron in the civilization of the race. (2) The chief iron-producing regions of the world. (3) Methods of winning the ore in France, Spain, Sweden, and the Lake Superior region. (4) The transportation of the ore; the role of coke and limestone. (5) Rank of producing regions. (6) The world's present steel centers, and reasons for their location and rank. (7) The revolution wrought in industry and commerce by the introduction of cheap steel. (8) Changing rank of nations in iron- and steel-production. (9) Significance of government participation in the industry.

It will be observed that the commodities are studied from an economic as well as a geographic point of view, and geographic and economic influences underlying industry and commerce are sought in every stage of the study. This makes of the subject a fascinating field for both teacher and student, and it has the superlative advantage of continual growth, of eternal youth. Though its principles may be firmly rooted in the nature of things, its data are in continual flux with the everyday changes of the weather, of market conditions, and of international political relations. For these reasons it is not an easy subject to prepare in, nor to teach. But the reward of such a study is found in the exhilaration of a constantly widening horizon, and of migration out of a provincial frame of mind. There is a continual incentive to follow developments in the special government reports, the studies published in periodicals, and the shifting observations of the daily press.

This subject, properly presented, is really not a year's work in high school; it is an inoculation of good health which will last through life. No other study offered in school or college is better adapted to an extensive acquaintance with the current history of the industrial world, and this in itself is a large element in a liberal education.

LOOMIS

(Continued from page 27)

and influence, leaving behind quite a large fortune.

In recent years he traveled extensively in foreign lands, and moved among the most exclusive people at home and abroad.

Few men in our profession had as wide an acquaintanceship, many of whom will feel with more than passing regret his going from among us. —[Editor.]



THE BOSTON CLERICAL SCHOOL

In the fall of 1914 a school unique in the history of commercial education was established by the Boston school committee for the purpose of giving intensive training in clerical work to high school graduates and other young women. At the time the school was organized it was looked at as a doubtful experiment by some who deplored the plan of admitting and graduating students from a public school at any but fixed periods. The school is now more than three years old, and it has evidently come to stay. In a recent circular headed "Information concerning the Boston Clerical School for high school graduates and for those who have completed the second or third year of high school, and who do not intend to complete their high school course," Dr. Franklin B. Dyer, superintendent of the Boston Schools, requests principals of the high schools under his jurisdiction to distribute the following information "to any young women students in their second and third year classes who are intending to leave school at the end of this school year:"

This school is for girls only, and its purpose is to provide, in a public school, an opportunity for young women to secure, in a comparatively short time, a business training that will make them proficient in office and secretarial work. It offers intensive vocational courses in business subjects, its methods of preparation being similar to those adopted by the best private business schools. The school aims to provide specialized business training for the following groups of girls:

- (a) Graduates of high schools who have not taken commercial work, and who desire to prepare for business.
- (b) Graduates of high schools who have taken partial business courses and who desire to secure such further training as will enable them to hold first-class positions.
- (c) Graduates of high schools who have taken commercial courses, but who have not specialized sufficiently to enable them to secure satisfactory employment and who desire to make themselves more proficient.
- (d) Girls who have completed two or more years' work in high schools and are unable to finish, but who wish to prepare for business.
- (e) Girls who have been employed, but who feel the need of further training in order to secure advancement.

Entrance Requirements

Girls are received from all sections of the city of Boston. All courses are open to high school graduates. The business course is open to those who have completed at least two years of high school work with full credit. The shorthand course is open to those who have had at least three years of high school work with full credit, and to those who have completed the business course in the Boston Clerical School. The secretarial course is open

to high school graduates only. New pupils are admitted on any school day during the months of September and October. Beginning November 3, pupils will be admitted to classes on Monday of each week. Conference may be had with the head master on any school day. That sufficient accommodations may be provided for all pupils, it is urged that applications for admission be made during June.

Business.—This course includes bookkeeping, intercommunication business practice, business English and correspondence, spelling, business arithmetic, rapid calculation, penmanship, commercial law, office practice, and training in the use of bookkeeping machines and other office machinery. It provides thorough training for bookkeeping and general office employment.

Shorthand—This course includes shorthand, touch typewriting, penmanship, rapid calculation, business



R. G. LAIRD, Head Master,
Boston Clerical School

English and correspondence, spelling, office training, filing, indexing, copying, billing machines, addressing machines, multigraph, dictaphone, duplicating machines, etc. Its object is to prepare for stenographic work and the operation of special office appliances.

Secretarial—This course includes all the subjects of the business course with special emphasis on secretarial accounts, the subjects of the shorthand course not already covered in the business course, and special lectures and work in secretarial routine. Its object is to prepare for secretarial work and the more responsible office positions.

Stenotypy—Stenotypy may be substituted for shorthand in either the shorthand or secretarial course.

The pupils who have not earned eight points in physical training in high school are required to take the subject two periods a week.

Length of Courses

A little more than a year of close application by the average student is required to complete the work of

either the business or shorthand course. Both courses can be completed in about two years, since certain subjects when finished in one are not required to be repeated in the other. Pupils who have had commercial training before entering will find that their time requirement is shortened. The secretarial course requires about two years' time, and it is recommended in all cases where the pupil is qualified and has the time to devote to it.

Special Features

Pupils may enter at any time during the school year, and are graduated and placed in positions as soon as they have completed the course selected. Progress is individual, and pupils are not hurried or retarded by others. Each course requires a definite amount of work, but the time for completion depends entirely upon the ability and the application of the pupil.

The school is equipped with the latest labor-saving devices, such as adding, computing, billing, and addressing machines, multigraph, copying and filing devices and dictaphone.

For several weeks during the latter part of the shorthand course the pupils are trained in the various duties of a stenographer or secretary in a model-office department under conditions similar to those in an actual business office. They also spend two weeks in the office of the head master, where they are required to do much of the work of a secretary.

In the business course, after receiving a thorough preliminary training in accounts, the pupils are advanced to the business practice department, where they perform transactions with one another, with the office department, and, through the mail, with pupils in schools in distant cities. When the pupils have completed the work of this department they are transferred to the office practice department, which has a set of offices and a bank equipped with modern books and office appliances. Each pupil performs the duties of the various positions in each office. This training is especially valuable in developing the initiative and self-reliance of the pupil.

Pupils are sent out during their course to business houses to work in temporary positions. This supervised employment gives valuable practical experience. An employment department is provided for the benefit of the graduates, and up to the present time the demand for Boston Clerical School graduates has been greatly in excess of the number of girls in the school.

Hours

The school day is from 8:45 a. m. to 2:15 p. m., with luncheon period at noon. The school calendar is the same as that of the high schools. Pupils may remain after 2:15 p. m. a reasonable time for study or conference with the teachers.

The school is located in temporary quarters in the Roxbury High School Building, Warren and Montrose Sts., Roxbury.

Raymond G. Laird, Head Master.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A Napoleoness of Finance

There are any quantity of wise women in the world, and now and then, one that is otherwise. Sometimes, I think there are more wise women than there are wise men, for women as a rule don't drink too much; don't stain their finger ends with the yellow of the cigarette; don't bet on the races and don't vote as they are told to, by the political bosses. Not all men do this, but a painfully large number, I regret to say, display very little wisdom in this respect.

A Young Woman of Promise

Margaret was one of the brightest girls that ever entered the old B. & S. Business College at M. She was a tall, lanky, dark complexioned girl, not yet fully developed into womanhood but with great promise of being a striking personality when she got filled out. Girls of sixteen often show little promise of the beauty and the staidness that develop a few years later. Margaret had fine eyes, clear cut features and well rounded chin and a wealth of dark brown hair, and she only needed age and grooming and good clothes to make her a handsome woman. Margaret excelled in mathematics. She was surprisingly quick and wonderfully accurate. Shorthand was as easy as grease to her, and shorthand was not nearly so common in the late 70's as now, for Mr. Sholes had only recently invented his wonderful clackety-click machine, with which you are all acquainted. Mr. Sholes' typewriter didn't look much like yours. It was about the size of a small wash tub and it had only one style of type and you hunted around the rim of the wash tub with your fore-finger till you found the right letter and pressed down on it. Sometimes it would print if you hit the right key, which you generally didn't, and it caused a great deal of bad language on the part of men who tried to make it print a clean line of type. Women didn't use so much bad language, but they probably made up for it by thinking bad things about the typewriter.

Margaret learned stenography, and she could hammer out a letter on the machine quicker than anybody else in the school and she read incessantly, days and nights and Sundays, when she was not in school. She didn't read the novels of the Duchess, of Bertha M. Clay and Ouida, who was considered very much off color in those days, though her books would go into a Sunday School library now

beside some of our modern writers' highly flavored stuff. Margaret read about business and finance and stocks and bonds, for she said she was going to be a business woman some day and we all said Margaret would make a remarkable business woman, and Margaret did, though not in the sense we expected. The business course was not so long then as it is now. I graduated in less than four months, and they gave me a diploma that cost five dollars, for it was printed on sheep-skin, and it said I was Master of Accounts, and I thought I was. There were very few things I didn't know when I was about twenty. Most people are built that way, and know more at twenty than they ever do afterwards.

The Graduation

They had graduation exercises at The B. & S. B. C., with an orchestra and lemonade and ice cream and some essays, orations and dancing, and Margaret delivered a valedictory address which was lofty in tone, school-girlish in sentiment and very well delivered, though she appeared a bit awkward in the home made dress she wore, of white muslin with a blue sash. Then she went out and took an unromantic position in a commission house, where they handled butter and eggs and cheese and potatoes and everything, pretty much. She didn't get large pay to start with, but there was an opportunity for advancement, and, a month or two after she went there, the man who hired her said she was the smartest girl he ever saw, and the next thing we heard of her, she was married. She married a young man by the name of Rivers who, like young Lochinvar, "came out of the West," and he galloped off with Margaret in a very short period of time after the two met at a party in the city where she lived. Nothing more was heard of her for three or four years, and then one day she came like a burst of sunlight into the school room, and Solomon in all his glory hadn't anything on Margaret when it came to wearing apparel. It was in the winter that she made this visit, and a full length seal skin, that must have cost five or six hundred dollars, enveloped her stately form, for Margaret had filled out, was a woman to be proud of. Diamonds sparkled in her ears, and at her throat was a splendid brooch of purple amethyst and pearls, and on her fingers there were rings with glorious opals and flashing diamonds. A pigeon blood ruby in Tiffany setting and a bright blue sapphire were there, and they were real diamonds and rubies and sapphires, too. It transpired that Margaret's husband was a trusted employee of the great distilling interests, with headquarters in the city of St. Louis, and his salary was large. Besides they had a fine residence out in the suburbs, and Margaret often drove young Rivers into the office behind a high-stepping pair of horses with a fine carriage. There were no

"buzz-wagons" in those days, and you could get across the street without eminent peril of your life from joy riders and luncheads, who don't know enough to run a machine or care enough to regard a walking man as anything but easy meat. The school was mighty proud of Margaret and wanted to put her picture in the school circulars, but she wouldn't agree to that. Her features had greatly refined and she showed the effect of good living and careful grooming, and the polish given by music masters and instructors in French, polished language, dancing and etiquette. Yes, indeed! Margaret was "some woman," and she could read three or four languages, besides English, and Massachusetts and the school did not hear of Margaret again for three years.

The Lightning Strikes

The Secret Service of the United States is an inquisitive body and it had been poking its nose into the affairs of the distilling interests, and there was an awful rumpus. They found that what was known as the "Whiskey Ring," really the Distilling Interests, had been taking out of the bonded warehouses of the United States, hundreds of thousands of gallons of distilled liquors without paying the dollar and something a gallon duty that the United States required. They had fixed it up with the gaugers who measured the contents of each barrel, and the gaugers said there were only forty gallons in a barrel when there were really fifty, and the Whiskey Ring made ten or fifteen dollars on each barrel. There were plenty of arrests, and Margaret's husband, the confidential man of the big concern, and a dashing all around sport, was made "the goat." He drew a nice little ticket for ten years' free board and lodging in the United States prison at Atlanta, for frauds on the United States revenue. I don't suppose Rivers was by any means the man highest up, but he was chosen as "the whipping boy." You know in the good old times there was a whipping boy chosen for the king's son. When the king's son threw spit-balls at his teacher or planted a tack in his chair, so as to make him rise rapidly in his profession, they didn't lick the king's son, but walloped the whipping boy, good and plenty, and that was what was done with Rivers. He took the punishment while the bigger ones went free and Margaret was left very much out in the cold, for Rivers had spent his money as fast as he got it. The house in the suburbs was mortgaged and the horses and carriages were seized for debt and so was everything else that the creditors could get hold of, and Margaret would have been stripped of her fine raiment and her jewels too, but Margaret didn't fancy that way of doing business, and she had no sentimental notions about making up for her hus-





band's indebtedness, so, she hustled her glad rags out of town with her furs packed up in moth balls, and had her jewelry salted away in a safety deposit vault, of which it was paid for. Some of the most expensive things were bought on installment only, and went back to the jewelers. Then Margaret got out her old shorthand book, rented a typewriter, practiced up a few weeks and got a job as stenographer, but not in St. Louis, where the name of Rivers was too well known.

Eastward The Star Takes Her Way

Margaret Rivers was about 32 years old when she became the chief stenographer for the well known Boston Brokerage House of Sears, Higgins and Company on State Street, next to the Revere House. They did a large business with investors and they had a department for dealings with ladies. Many women of means, throughout New England, played the stock market with more or less success. It was a time when you could buy stocks on a margin as low as 5%, and many women, whose incomes were moderate and who had not yet learned to play bridge, the great gambling game now dear to feminine hearts, were getting excitement out of betting on the rise and fall of stocks.

Margaret Rivers was a woman of brains and with a high order of intelligence, and she soon became interested in the great gambling game of Wall Street. Her salary, at first \$15 a week, had been increased to \$20 and then to \$25. It was about the high limit of a stenographer's salary in those days. She was soon put in charge of the Women's Department of the big brokerage house and so, she had the names of hundreds of women who were speculating in stocks and who lived in all parts of New England. Now, a broker gets 12½c for every share that he buys and the same amount for every share he sells for a customer, and if he sticks to his knitting he cannot very well help making a good income. But very few brokers can resist the temptation to take a flyer themselves when the market goes kiting and prices jump over the moon, and their judgment is just as likely to be wrong as that of the biggest rube back in the hay seed district, and so, you read every day in the papers of some brokerage house that has come to grief.

Well, Margaret Rivers could not resist the temptation of dabbling in stocks and so, she invested small amounts on margin.

Sometimes she made money, like other women, but fully as often she lost money, like other women. Shrewd stock speculators are just as likely to go broke as anybody else. It is an uncertain game anyway. Perhaps some of the older readers of this magazine may remember the play made famous by the comedians, Robson and Crane. The play was called "The Henrietta," which was the name of a gold mine, and one of the characters

was called "Bertie the Lamb." He was always speculating on Wall Street, and after a while he became known as a young Napoleon of Finance, because of his brilliant success. Whatever he did seemed to go his way, and he couldn't lose. Stuart Robson, he of the high squeaking voice, played the part and played it delightfully. One of the characters in the play asks him by what mysterious gift he managed always to pick a winner in the market. If he played for a rise, stocks went up. If he sold short, stocks went down. Bertie took a dollar from his pocket and said, "When I am going into a deal to buy or sell, I always toss up and see. Heads I buy, tails I sell." That was all the mysterious gift he had, and that is about the way with every stock speculator. It is a big game of chance, and judgment don't amount to much to the average gambler in stocks. Only one with money enough to afford to lose has any business in the game. Play poker if you want to gamble. It is safer and less expensive. Margaret Rivers lost all she had put in and some more, for she borrowed a little to keep up her margin on a stock she was confident would win. Though she was dead broke and bankrupt, she dressed as well as ever. In fact, she dressed better. That is the way to do when you are dead broke, put on lots of style. People won't guess it and you may pull off. Other girls employed in the office and in the neighboring offices, decided that Margaret Rivers was a woman of extraordinary financial ability; that she knew all about stocks and that she had made a large sum of money at the game, and one day one of the girls came to Margaret and said, "Now, Mrs. Rivers, you are making a lot of money on stocks. I have got \$500 saved up and I'd like to make more money out of it. Won't you take that \$500 for me and invest it in something you think is going to make good?"

Perhaps the idea had never entered Margaret's brain before, but a large vision of wealth opened out before her. Her tastes were expensive. She liked the Symphony concerts and grand opera and the theatres and fine dinners. She had come to Boston with good clothes and she wanted more of them, and it took money to keep up a wardrobe and go to expensive entertainments and dine at the Parker House or the Brunswick, and the \$35 a week salary she was drawing didn't begin to do it.

I suppose Margaret Rivers calmly sat down and calculated the game out before she began it. At any rate she said to this girl: "If you go into this thing you must do it expecting to lose sometimes, but I think you can make 10% a month on the amount you invest, that is twice as much in a month as you will make in a year putting it in the savings bank. If you want to give this money to me and let me invest it, do it, but not all of it; put half of it in my hands. I will invest it as I think best. Ask me no

questions about it. At the end of the month I will pay you whatever dividends I can. I may not invest it for several days, I may invest it twice over, but you must not bother me about it. You must leave it entirely to my judgment. If you wish to do this, bring me \$250." The girl brought the money. Two weeks later Margaret handed her \$275 and said: "You got a 10% dividend on your money in two weeks. That is as much as the bank would have paid you in two years." The girl said: "Let me bring you the rest of the money and you keep this and invest again, and my cousin would like to put in \$200 more." This was the next morning after she had told her friends about making \$25 in only two weeks, on \$250 invested. Margaret took the money and in a week later she paid a dividend of 10% on the \$475, and three more friends of the stenographer came to her begging her to invest money for them. In six months Margaret Rivers was the most sought-after woman on State Street. She had given up her position with Sears, Higgins & Company and opened an office of her own with the modest sign, "Margaret Rivers, Investment Broker for Women Only, Business Confidential," and half the stenographers on State Street and many of their friends were coming to her to invest for them, according to her own best judgment, and none of them got less than 10% a month on their investment. An account was rendered monthly and a perfectly good check for their profits was handed them. Few of those who had been admitted to the sacred circle ever cared to draw out. There were no losses in this business and there had been plenty when they played the game through the regular brokerage houses. It was 10% a month and sometimes extra dividends of 5 or 10% more thrown in, and one could take out one's investment any time, but nobody wanted to.

Mrs. Rivers' Woman's Bank

And then, at the beginning of the New Year, there was opened a superb set of banking rooms. The furniture was of the rarest wood, massive, solid, and rich in appearance. The floor was of inlaid marble. The carpets in the waiting rooms were of the softest velvet. The writing desks and tables of carved mahogany and rosewood. The cashier's window was of plate glass with silver grill. The money was passed over an onyx table bed. In the rear through a corridor was the private office of Mrs. Rivers, the President and Manager of the Women's Bank of Boston.

No men were allowed to do business within the rose tinted walls of this palatial suite of rooms up one flight from the busy street. There were private rooms for women where a stenographer could be summoned and business could be transacted either in the buying or selling of securities, but these people did not buy or

sell securities, far from it, nothing so risky as that. They simply came and opened an account with Mrs. Rivers, and gave her power of attorney authorizing her to dispose of their money at her own will, and every month who had an account at the Rivers Bank received a dividend check showing the profits on her month's investment. These checks were for at least 10% on the amount invested.

The new investors invariably drew a larger dividend, a good deal larger than the old investors, but everyone got at least 10%, and it soon became known as the Woman's 10% a Month Bank. Twice as much in a month as any bank in Boston paid in a year. Is it any wonder Margaret Rivers had business? I should say not; and while no men were allowed to open an account with the bank there was nothing to hinder a man from giving his wife a thousand dollars and telling her to open an account there, and that is exactly what some men did. The bank was crowded. Its office hours were from 10 in the morning until 3 in the afternoon; five busy hours, people coming and going all the time. Checking accounts were carried, but this was not the business of the bank. The real business was giving money to Margaret Rivers to invest as she saw fit and getting her dividend of 10% a month, or more.

The Fall of a House of Cards

Then there came a big bank smash in New York and another in Philadelphia, and an insurance company got into trouble, and a Boston Bank was hurt too, and people got wonderfully nervous, just as people do, and a lot of people went down to draw out a lot of money from Margaret Rivers' 10% bank and there wasn't any to draw out, and Margaret Rivers faded away like the stars of the morning, folded up her tent like the Arabs and silently stole away, and the detectives chased all over creation to find her, and they did find her after a while and the hooks of the bank were found, and the creditors of Margaret Rivers came in from the East and the West, the North and the South, and it was found to be a very simple plan that she had adopted. She did some stock speculating, it is true, but not very much. She simply took the money that came in and paid part of it back and spent the rest. If you give \$100 to me I can give you back \$10 next month, especially if you bring me three or four more friends who don't know any more than you do and have perfect trust in me and will deposit enough money so I can keep on paying investors, and that is just what Margaret Rivers did. There was a tremendous sensation in Boston and the street was packed with all sorts and conditions of women when it was found that the doors of Mrs. River's Ten Percent a Month Bank were closed. They all wanted to withdraw their balance and they have kept on wanting ever since, those of them

that haven't died and gone to—somewhere. Mrs. Rivers never paid a cent for the good and sufficient reason that there wasn't any to pay. She had spent all the money or taken it with her on the vacation she had given herself when she found that the jig was up and the fiddler was waiting to be remunerated. Margaret Rivers disappeared as completely as if the earth had swallowed her up. The splendid carriage and superb pair of horses, snow white, that brought her from her home to the bank every morning had also disappeared, and were found in a down town stable where she had disposed of them for cash for a good deal less money than she had paid for them out of the funds of the Woman's 10% a Month Bank. But the Pinkertons were called in and those gentlemen showed a very intense interest in the whereabouts of Margaret Rivers, and they finally found her on board a steamship in the harbor of New York where, under the name of Mrs. Clinton, she had taken a stateroom for Madrid in the ancient kingdom of Spain, where there was no extradition treaty for swindlers. They brought her back to Boston, and Margaret didn't look so well in the criminal court as she had looked in her private office of the Woman's 10% Bank. But she had enough money left to get the best legal talent there was. More than that, she was a woman of nerve, and she held her head high all through the proceedings, and her lawyers put up a stiff fight. These women had entrusted their money to her and given her the right to do what she pleased with it. They showed that she had done more or less investing; as a matter of fact, it was decidedly less. There were just enough stock transactions carried on by the Woman's Bank to enable Margaret to pull through by a very narrow margin. If she had been an ugly old hag and had swindled somebody out of \$25, she would have gone over to the Woman's Prison at Sherborn for a long stretch, but as it was, the jury disagreed. It was about ten to two in voting, ten guilty and two not guilty, but the jury was discharged and the case was never tried again. Margaret Rivers is still living, or was the last I heard anying about her.

The editor of The Business Educator likes to have my stories carry a good moral with them. Now, this story is entirely lacking in morals. There is not a moral in it and I don't know as it contains any lesson. It is simply the story of a woman who succeeded in creating a tremendous sensation in cultured Boston 20 or more years ago. You will say: "People were very foolish to be caught so easily by a scheme that almost any wise person could have seen through at a glance. We wouldn't be caught that way." Oh, no! Certainly not! Yet people are buying shares in rubber plantations in Yucatan, coffee

plantation in Paraguay, gold mines in all parts of the earth, oil wells right here in Massachusetts, and hundreds of other just as transparent frauds as Mrs. River's Woman's Ten Percent a Month Bank.

I once worked with a brilliant young man who had traveled all over this country giving exhibitions of hypnotism. He finally settled down and began advertising modestly that for \$5 he would send a course in hypnotism that would enable the student of that mysterious art to read the inmost thoughts of everybody with whom he came in contact. Now I wouldn't want to do that, I wouldn't care to know the inmost thoughts of a while lot of people, but the idea took like wild fire and \$5 notes came pouring in from everybody, from college presidents down to boot blacks, from society leaders of the 400 down to, or up to, scrub women. The author of the course of lessons bought a limousine, a fine house and lots of costly raiment and jewels rich and rare. I ventured to suggest to him one day that most of those people who invested in his course in hypnotism at \$5 a hyp. wouldn't get much out of it, and he said: "No, most of them won't, but there's a sucker born every minute and most of them live to grow old."

He was about right. I don't doubt that a bright woman like Margaret Rivers could go into Boston or most any other city of this country and pull off just as bare faced a swindle as the Woman's Ten Percent a Month Bank, for we all like to get something for nothing. Margaret must be quite an old woman now, and so far as I know she has never done any crooked business since she got her final discharge, if she ever did get a final discharge. I don't know but indictments are still hanging over her for one of the most bare faced swindles ever pulled off on the wise women in New England by one who was Wise or Otherwise.

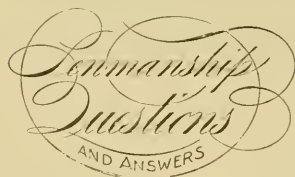
Born Dec. 9, 1917.
To Mr. & Mrs. S. O. Smith
Springfield, Mass.
A Daughter,
Marion Majorie

The majority of you have heard of the name of S. O. Smith, the fine penman and teacher in the High School of Commerce, Springfield, Mass. We had the pleasure of examining a package of specimens from his high school pupils, out of which fifty-three measured up to our certificate standard. Smith is swinging a mighty skillful pen these days, as shown by the little specimen of his which appears above.

Memorandum
 credit for genius, with all the genius
 I have had in this world I have
 a subject in hand I study it for
 fourteen. The effort I make they
 call the fruit of genius, it is how-
 ever the fruit of labor and
 thought.

— Charles Sumner

By W. C. Brownfield, Penman, Bowling Green, Ky., Business University



the patience of the reader, in reality it fosters selfishness, egotism, and carelessness on the part of the writer. Poorness in any line is not desirable. "Art for art's sake" is the extreme of selfish slipshodness. To write with reasonable dispatch and plainness conserves effort and promotes efficiency on the part of both writer and reader.—Editor.]

While any change is scarcely advisable, if any, I would suggest that you publish more work of past masters, no matter if very old, and continue to adorn your pages with every phase of plain and fancy penmanship of modern style.

Your paper began its career as a top-notchler on plain and artistic penmanship, and I am interested that its past or present standard may never be lowered. You may count on the undersigned as a future regular subscriber even though the price may advance. I trust the size of your paper will not be reduced. Raise the price rather than do this, is my suggestion.

The appearance of many rare gems of penmanship, typical of the days of goose-quills in art, I am sure, is highly acceptable by every student of the art department, and their appearance in every issue undoubtedly is hailed with delight by every penman in the profession. The arrival of your journal is awaited by me each month with much solicitude.

Yours truly,

G. W. KING.

BRY-BLOCK MERCANTILE CO.

Memphis, Tenn., Jan. 16, 1918
 Messrs. Zaner & Bloser,
 Columbus, Ohio.
 Gentlemen:

I take this method of expressing my high appreciation of your splendid journal, *The Business Educator*.

Scarcely would the combined efforts of your enormous list of subscribers improve any circle or department of your journal, were they to set about to do so. I congratulate you on the success thus far attained.

Notice has been taken of your request in former issue for subscribers to express themselves as to what they wished to appear in the Pen Art Department.

York, N. Dak., Jan. 9, 1917.
 Editor, *Business Educator*:

Can you tell me approximately the loss of money on account of poor penmanship?

A rural school teacher,
 HARRY HEILMAN.

[No one man can approximate the loss in a very definite way except by considering the extra time and effort consumed in writing slowly and reading slowly. These are days of conservation and therefore time and effort are of distinct value. Then, too, there is an indirect but inevitable reaction upon character in scrawling, illegible, cramped, slipshod handwriting on both the writer and the reader. While illegible writing is apt to try



tttttttttt dddddd pppppppp
 tdp apc pdl lfp lcp dip lap trap
 tipped passed dress palter past
 UUUUUU VVVVVV HHHHHH KKKKKK
 hull till bill pole pickle boardinghouse

ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

Lesson No. 6

In this lesson strive for an even pressure on the down strokes. The down stroke in the letter t should be the same in height as the down stroke in l. See that the first down stroke in d is the same as the second down stroke. Make the dots on s, c, etc., as heavy as the downward strokes.

Abbreviated loop letters are often used. In some places, especially in condensed work, they are better than the regular loops. Master them and you will find the regular loops easy.

Watch the slant and spacing. Uniformity is more important than smooth lines at first. Practice will develop smoothness.

Good roundhand depends more on knowledge of form, etc., than upon skill in execution. After you know exactly how to make a letter, a little practice will accomplish much. It is useless to practice unless you have a clear ideal in mind. Therefore do considerable studying before practicing. Compare your work with the copy frequently, and practice, practice.

WRITE A BETTER SIGNATURE



I show you how in 12 different styles of your signature (on cards) written in my finest hand. You will be delighted and there is no doubt that you will find one style that you will wish to adopt. The charge is small, 25c. Wrap a quarter in a piece of paper and enclose with your order. Will also send you a set of my capitals. Address

A. P. MEUB,
Expert Penman
High School, Pasadena, Cal.

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WRITES EVERLASTINGLY BLACK



THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 25c.) The ENGROSSING INK is for special writing, engrossing, etc. (2 oz. bottle by mail 30c.) These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to

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1300 College Street, Bowling Green, Ky.

Have You a Friend

who ought to be reading the Business Educator? Suppose we send him a sample copy — with your compliments. Simply send us his name and address.

THE BUSINESS EDUCATOR,

Columbus, Ohio



Rolls of Honor for Organizations and Individual Service, which are both timely and artistic, are being issued by B. C. Kassell, 105 North Clark Street, Chicago, Illinois. They are issued with blank places in which to engross the name of members or individuals, and are well adapted to the needs of penmen who can letter well and thus fill them and enhance their value.

Olive Mellon, Supervisor of Writing in the public and high school of Trafalgar and Manor, Pa., submitted a package of specimens from her pupils which indicates that all are making good headway. Few ladies there are who can excel Miss Mellon in executing lively business writing.

Another package of well written specimens has been received from E. P. Vincent, Wheeling, W. Va. His seventh and eighth grade pupils are doing remarkably well.

Possibly no better high school penmanship specimens have been received than those from the pupils of Houghton, Mich., high school, Glee Duncan, teacher.

Good writing seems to be the password at Central Intermediate School, Los Angeles, Calif., if we may judge from the many good specimens sent to us by the instructor, May E. Wright.

Fine specimens of penmanship have been received and O. K'd for Certificates from C. B. Luce, Polytechnic High School, Santa Ana, Calif., who states that his finishing class has been small, which accounts for the small number of specimens received. Though small in number, the class is very skillful in business writing.

American penmanship as it is taught at St. Martin's College!

By Rev. E. J. Weckert, Lacy, Wn., teacher in above institution.

Mr. J. D. Todd, the expert penman in the commercial department of West High School, Salt Lake City, was unanimously elected president of the business section of the Utah Educator's Association for 1918-19, thus bespeaking a popularity and a confidence quite in keeping with his character and skill. Mr. Todd is one of those quiet, unassuming fellows who "gets there" in the "hearts of his countrymen."

T. J. Atwood, formerly with the Allen Academy, Bryan, Texas, is now principal of the Pearland, Texas, Public Schools.

J. H. Fries is securing good results from his penmanship students in the McPherson, Kansas, College.

Fred S. Heath, Concord, N. H., has long been known as one of the most skillful penmen in this country. Specimens of his writing recently received prove that he has lost none of his skill. The work is bold in shade and dash, delicate in light line and exceeding graceful and attractive.

C. E. Fieger, West Division High School, Milwaukee, Wis., is securing fine work in penmanship from his pupils, specimens of whose work we recently examined.

A superbly written letter has been received from W. H. Wherley, Astoria, Ill. He states that he has been a subscriber to the B. E. for eight years and has not missed a single copy.

C. R. Neher, formerly with the Kenosha, Wis., Business College, has accepted a position with the Piedmont Business College, Lynchburg, Va., as principal of the Commercial Department of that school.

The East End Grammar School, Wilkes-Barre, Pa., is accomplishing very satisfactory results in penmanship. Specimens were sent to us from that school by Ellen Dingwall, assistant principal, revealing progress in handwriting and efficiency as well.

FIRES OF AMBITION

Mr. Marshall and Mr. Cragin must be kindling fires of ambition in the hearts of all who may come in contact with their recent articles in the B. E. They are fine. I hope they have many more years to live; and I hope they continue their writing for your journal.

A. B. COX,

Penman, Strayer's Business College, Washington, D. C.

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for commercial teachers is unprecedented. Our bulletin gives
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Now is the time to get the
better positions. Write us
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Business Colleges for Sale.

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The "Opportunity Barometer" of the commercial teaching
profession is gauged by the supply and demand for teachers.
More than a score of employers have already "placed their
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Write to us today.

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Great Commercial School, Middle West, wants woman for typewriting,
\$100. No evening teaching. Another, same description, woman for
English, \$100. Another, New England, woman, Gregg, \$100. Another,
man or woman, Gregg, \$125. High School of Commerce, College, man
or woman, Graham, \$180. State Normal School, man, Gregg and Commercial,
\$200; man, New England High School, nine months, \$1600;
another, ten months, \$1500; another, eastern High School, Gregg; college
man, \$1600 to \$2000. Scores of High Schools, women, \$800 to \$1000,
and men, \$1200 upward; and dozens of private commercial schools \$75
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Men who try to do something and fail are infinitely better than those who try to do nothing and succeed.

D. E. Knowles, Hughes High School, Cincinnati

Ethel M. Weatherby, one of the skillful penmanship teachers in the Public Schools of Camden, N. J., is securing splendid results in handwriting. Twenty of her pupils recently were successful in winning grade Certificates in penmanship.

Twenty-five penmanship Certificates have been sent to **E. P. Vincent**, Wheeling, W. Va. Mr. Vincent writes a very strong business hand which no doubt accounts for his success in securing good results from his pupils.

E. H. Goit, of Niagara Business Institute, Niagara Falls, N. Y., is holding a contest among his pupils to stimulate interest in penmanship. He is offering a fine fountain pen as a prize to the one who makes the most progress.

The teachers in the San Bernardino, California, Public School are working faithfully to improve their penmanship, under the direction of Miss Eathyle Keith, Supervisor of Writing. A number have been awarded Teachers' Certificates, and more will be won later on.

A. B. Cox, formerly supervisor of writing, Lajunta, Colo., now teaching in Strayer's Business College, Washington, D. C., is the latest one to receive that coveted prize in penmanship the Professional Certificate. All who have worked for that credential know that Mr. Cox has developed considerably more than average ability with a pen.

O. M. Stiffney, supervisor of writing in the public schools of Hammond, Ind., sent us a roll of specimens from the 7th grade for inspection. The work shows splendid progress in the mastery of arm movement writing.

The name, J. A. Buell, has become very familiar to every clerk in the office of the B. E., and to many of our readers, for Mr. Buell, who teaches in the Minneapolis, Minn., Business College, is very persistent and insistent in the matter of penmanship. He has evidently drilled these qualities into his pupils, for they persevere with their handwriting until they get it up to the Certificate standard. Some fail a number of times, but they finally win, and the result is that many hundreds of good business writers are developed in that institution.

J. G. Doherty, of the Wilkes-Barre, Pa., High School, in a letter to us states that many of the pupils who have graduated under him have become very successful in business. One of the things which has helped his pupils considerably is the fact that they have been thoroughly drilled in penmanship. The specimens he sends us from time to time are always good.

Much interest is being maintained in the penmanship classes of the Newberry, Mich., High School, under Miss Ray Brown. The pupils are getting a free, lively swing to their work.

Stella Conover is securing excellent results from her high school pupils in Wheeling, W. Va. A roll of specimens received shows a good application of arm movement and a clear conception of form. Fourteen of the specimens measured up to the standard for Certificates.

O. G. Martz, Norwood, Ohio, sent us specimens from the pupils of the public schools of that city, where he is supervising writing. Out of the lot, 123 specimens measured up to the Certificate standards. This is certainly a fine record, and shows that the teachers in Norwood are co-operating with Mr. Martz, and that their efforts are securing good results. Mr. Martz is a modest, unassuming young man, but is very skillful with the pen and is able to secure good work from others.

One of the largest packages of uniformly good specimens that has been received for some time came from Grace E. Smith, Stadium High School, Tacoma, Wash. Sixty-one met the requirement for Certificates, and many of the forty which did not measure up to the standard were only a per cent or two below.

A club of twenty-four subscriptions has been received from G. E. Spohn, Capital City Commercial College, Madison, Wis., who manages to keep interest in penmanship always at the boiling point.

Students of penmanship who desire to thoroughly master monumental writing will find this somewhat abbreviated style most excellent for practice.



The Lord's Prayer

Our Father which art in Heaven. Hallowed be thy name. Thy Kingdom come. Thy will be done in Earth as it is in Heaven. Give us this day our Daily Bread and forgive us our Trespases as we forgive those who trespass against us: and lead us not into Temptation, but deliver us from Evil. For thine is the Kingdom and the Power and the Glory forever

W. E. Dennis

This old-time but ever-attractive specimen of the penman's art is from the pen of W. E. Dennis, of the firm of Dennis and Baird, Brooklyn, N. Y.

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Prepare by mail for this high profession, in which there are great opportunities, six months' term. Diploma awarded. Send for free book, "How to Become a Banker." EDWARD ALGON, Pres., AMERICAN SCHOOL OF BANKING, 429 East State Street, COLUMBUS, OHIO

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Everett High School

Everett, Mass., Jan. 30, 1918.
Messrs. Zaner & Bloser,
Columbus, Ohio.

Gentlemen:

I am enclosing one dollar (\$1.00) to cover my subscription to the "Business Educator" for 1918.

The articles which you have been running in the "Educator" during the past year have certainly been excellent in every way, and could not have been anything else than a great help to any teacher interested in commercial education.

Wishing you a most successful year,
I am,

Sincerely yours,

F. A. ASHLEY,
Head of Commercial Dept.

H. W. West is another one of those faithful, keep-at-it fellows who succeeds each year in training hundreds of good business writers in the Rider-Moore & Stewart School, Trenton, N. J. Rolls of good specimens are received from him quite frequently. Out of the roll received at this writing, forty-five measured up to the certificate standard.

F. J. Miller, principal of the College of Commerce, Heidelberg University, Tiffin, Ohio, in a recent letter states that that institution has nearly doubled its enrollment, and that it has become necessary to segregate the commercial school into a separate institution. The new quarters are nearing completion, and the school will be removed. The name has been changed to the Tiffin Business University. This school is doing much in the way of preparing students in commercial lines, and deserves the success it is achieving. Mr. A. M. Reichard, a former student of the Zanerian, is also connected with the institution, being assistant principal.

Twenty-one of W. S. Sanford's pupils in Brown's Business College, Danville, Ill., were recently awarded Certificates. The penmanship work at that institution is progressing in fine shape.

Specimens of penmanship have been received from O. J. Browning's, Newton, Iowa, High School pupils, which show that Mr. Browning is keeping up his rapid fire thorough instruction and that his pupils are falling in line and doing their bit.

E. F. Edel, the skilled penman and supervisor of writing at DeKalb, Ill., is doing good work among his grade pupils. A roll of students' work has been received which is quite good in freedom and strength.

S. J. Phillips, Sandusky, Ohio, who hold a Business Educator Professional Certificate, is developing his high school pupils into very practical business writers.

Mr. Chas. J. Hoffman, for many years with Gonzaga College of Spokane, Wash., is now pleasantly located in Draughon's Business College, Galveston, Texas. Mr. Hoffman is a graduate of The Zanerian College of Penmanship, of the year 1896, and as a consequence still writes a good hand.

Mr. E. H. Etter, of Conway, Ohio, who has been attending the Zanerian, now has charge of penmanship and one or two other subjects in the Mansfield, Ohio, High School. Mr. Etter is a fine young man and is located in a fine school system, under one of Ohio's most widely known superintendents, Dr. H. H. Helter.

"I want to say right here and now that you are able to execute penmanship equal to the best. The degree of control you possess is, indeed, marvelous. Your work is wonderfully accurate and just as artistic."—P. W. TAMBLYN. Let me show you right here and now that I can do what Mr. Tamblin says. 25c will do. 10 cents and a specimen for your scrap book. DO IT NOW! Maybe the COLORS need me tomorrow.

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Churchill Shorthand Magazine, Chicago Heights, Ill.

J. B. Troyer's pupils in the Metropolitan Business College, Cleveland, are doing very satisfactory work in writing. Mr. Troyer has made a special study of penmanship, which accounts for his success.

A package of fine specimens of eighth grade penmanship has been received from Edith Weymouth, Denver, Colo., where she supervises the writing in the public schools. Miss Weymouth is a very strong teacher of writing and is doing good work in Denver.

Specimens received from E. L. Grady, Watertown, Wis., High School, show that good results are being secured in penmanship. Mr. Grady is a conscientious and capable teacher of commercial subjects.

Forty-six of L. C. Kline's High School pupils, Wilkinsburg, Pa., passed the examination for Certificates, which speaks well for the instruction they receive and for their efforts.

Oshkosh, Wis., High School pupils are making remarkable progress in writing under the instruction of Bonnie Castle, as shown by specimens written at the beginning of the term in September and others in January.

MORE THAN PLEASED

While I am deeply interested in penmanship, I am more than pleased with the articles on other commercial subjects appearing in your paper.

C. G. PRICE, Penman,
Packard Commercial School,
New York City, N. Y.

First Class Teacher and Expert Penman

Wants a POSITION. Can teach other subjects.

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CARNEGIE COLLEGE, Rogers, Ohio



Certificate Winners, Newton, Iowa, High School, O. J. Browning, Supervisor of Writing and Principal of Commercial Department.

Chas. T. Cragin is not only a first-class story teller but a good teacher and booster of penmanship as well. Five out of eleven of his pupils recently secured certificates. One of Mr. Cragin's "Wise" acts is to dig down into his jeans and pay the certificate fee for all of his pupils who are persevering and work hard enough to get their writing up to the required standard. His pupils appreciate his interest in them, and it is needless to say they think he could not be "Otherwise than Wise."

F. H. Gaut, Polytechnic Evening High School, Los Angeles, Calif., demonstrates by the excellent work in penmanship submitted by his pupils that much can be accomplished in evening schools. Every specimen sent us measured up to the certificate standard.

H. E. Longnecker, teacher in the Berkeley, California, High School, and who was recently awarded a Teachers' Certificate in penmanship, is doing splendid work as a teacher. His pupils are getting their work up to quite a high standard. About three-fifths of the specimens which he sent us measured up to our Certificate standard.

B. S. Johnston is not only commercial teacher in D'raughon's Practical Business College, Montgomery, Ala., but he also has charge of the penmanship work in Edgar's Boy School of that city. He states that he has one class of about eighty-five and another of about forty, and is liking the work well. We have every reason to expect good results from his efforts, and we hope to see specimens from his class before long.

Some beautiful specimens of ornamental penmanship, broad pen and automatic pen lettering have been received from A. D. Deibert, who conducts a private school of commercial subjects in Philadelphia, Pa.

The work of **J. G. Doherty**, of the Wilkes-Barre, Pa., High School, needs special comment. Out of a roll of specimens recently received twenty-eight were awarded certificates of proficiency. The enthusiasm and interest in Mr. Doherty's classes are kept at a high pitch, which accounts for the splendid results being secured. A large list of subscriptions is hereby acknowledged from V. L. Beckstrand, Gem State Business College, Idaho Falls, Idaho.

Mr. A. M. Mery, teacher of penmanship in the Barnes Commercial School, Denver, Colo., a Business Educator and Handwriting booster, reports an increased attendance and enthusiasm in his classes, and also states that they have been exceedingly busy enlarging their school, bespeaking prosperity and progress.

Miss Louisa M. Spencer, 551 St. Grand Ave., Los Angeles, Calif., has opened a school for instruction in penmanship and for the qualification of teachers of penmanship and supervisors. Miss Spencer is an efficient lecturer at institutes and a supervisor of writing.

She has been conducting from time to time short courses for teachers in cities and normals in California and in some of these classes as many as 95 per cent receive the Zaner Method Pedagogical Teachers' Certificates, which are awarded teachers and those preparing as such. Her work is based upon Manual 144 and a Syllabus of her own, which is attractively illustrated, tersely written, and pedagogically planned. She gives attention to the application of writing to other written subjects through spelling. She is an ardent advocate of movement from the beginning, and easily secures results. The service she has rendered in training the teachers of California to teach movement writing efficiently, is highly complimentary.

Miss Spencer had a splendid educational foundation, both in training and experience, in other subjects before taking up supervision and instruction in penmanship. As a consequence she knows the teachers' troubles and triumphs, as well as the child's at the various ages and stages.

The pupils in the Boyne City, Mich., Public Schools are making excellent headway in penmanship under the able direction of Mrs. Bess Wenzel.

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if you correctly guess why and promise right.
Retail price, \$1.25.

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Send self-addressed postal for criticism, and stamps for return of specimens.

Engrossed Page. We show here with a specimen of pen and brush work suitable for an album page or the body of a resolution in sheet form.

First lay off entire design in pencil, aiming for strength and balance.

The elaborated word "Whereas" will demand considerable study. Note the symmetry of the curves, form and massing of the large

er parts of scroll work. Make your design hold together, and avoid overloading. Every line and every dot should add to the general effect, or be omitted.

The remaining lettering should be "blocked in" to find the approximate space it will require. The name "Ralph S. Davis" and word "Whereas," may be penciled more carefully, especially if you have any doubt of your ability to write them freehand with accuracy of form and spacing.

Tinting. Two, number seven, sable brushes and a pan of lamp black is the necessary outfit. Use your color thin or thick according to the desired tone, and always apply with a "free brush," in other words, a brush generously filled with color. First ink in word "Whereas" and scroll work, using a No. 5 broad pen for the purpose. When thoroughly dry erase all pencil lines, and proceed with the color

work. Tone values are of most importance and must be given careful attention. In original drawing a very delicate gray wash was carried over scroll work, and the background was deeper in tone, giving a pleasing effect of light on dark. If one wash does not give the desired tone, add another after the first is perfectly dry. Add the small engrossing next with a No. 2½ broad pen and aim for correct form and uniform spacing. The lines and dots on face of lettering was added last with Chinese white and a clean pen. The white adds finish and softness to the effect of solid lettering.

Remember half tones do not have the effect of the original drawing and we are sorry for this, as it makes the student work to some disadvantage when it comes to correct tone values.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Rose Expert System of Short-hand, by Robert F. Rose. Published by Funk & Wagnalls Co., N. Y. 232 pages, cloth cover, price \$2.50 net.

This book was prepared for those who desire to be classed as accomplished stenographers. It contains a series of twenty-two lessons. After each lesson is found review questions which are, of course, a big help to the student.

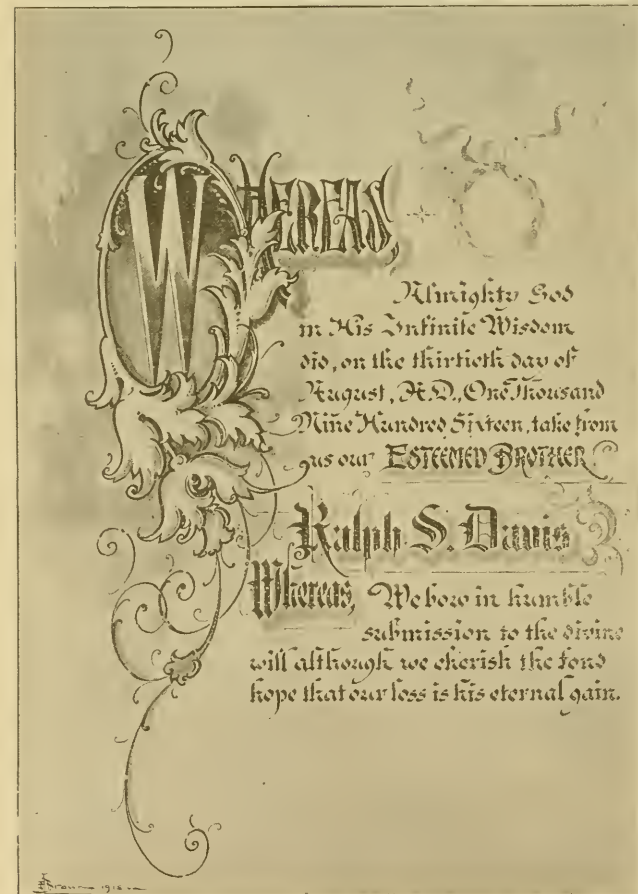
The book is printed on a heavy glossy paper, with type which is very easily read.

The author has a national reputation among expert stenographers and teachers, and he gives in this volume many things not found in an ordinary text. Valuable hints, suggestions, instructions, and advice are given stenographers and reporters. The lessons themselves are finely graded, and outlined, and skillfully written—engraved, and printed.

The Ambitious Woman in Business, by Eleanor Gilbert. Published by Funk & Wagnalls Co., N. Y. 393 pages, cloth cover. Price, \$1.50 net.

Eleanor Gilbert's purpose in writing this book has been to present facts which will determine whether it is reasonable or desirable for a woman to entertain the same high goal in business as a man; and also, to bring intimately to her attention the modern methods used by men to achieve great success in business, which she can apply in planning her own future. It is for the girl who plans to enter business life.

The book is written out of a varied, every-day business experience; from the reports and triumphs of other business women. It does not pretend to act as a guide in the secret passages leading to that coveted goal—an easy job with heavy pay.





Some of the more important topics which the author discusses are:

- (1) Why Women Are in Business.
- (2) Choosing an Occupation.
- (3) How to Market your Ability.
- (4) Woman's Character and Personality in Business.
- (5) Home and Marriage and the Business Woman.
- (6) The Future of Women in Business.
- (7) Women as Business Executives.

A Course in Business Training, Short-hand Edition, by G. K. Bucknall. Published by Sir Isaac Pitman and Sons, N. Y. Cloth cover, 288 pages.

Have you ever heard of a book on Business Training written entirely in Shorthand? Mr. Bucknall's purpose in writing such a book is to correlate Shorthand and Business Training. This not only makes both subjects more interesting to the student but also aids him in learning to master either or both subjects.

The more important subjects contained in this book are as follows: Commercial Correspondence, Preparation of a Business Letter, Writing Letters from Brief Notes, Sale Traders, Partnerships, Limited Liability Companies, Sales and Purchases, Invoicing, Money and Coinage, Work of a Banker, Clearing House, Money Market, Bank of England, Foreign Exchange, Boards of Trade, Chambers of Commerce, Stock Exchange, Insurance, and many others.

Analysis of Financial Statements, by Richard P. Wilson and Harry J. Carpenter, of The Credit Department, National Bank of Commerce, Published by LaSalle Extension University, Chicago. Paper cover, 38 pages.

In the study of Accountancy, much stress is laid on the compiling of financial statements. Why? Because they show the true condition of the business at the time the statements are made. After the financial statements have been presented to the heads of the concern, the Accountant, under whose supervision the statements were made, is called in to go over the accounts that appear therein with them.

The above named pamphlet gives in a clear, concise form the high spots in the study or analysis of financial statements.

Recent U. S. Government Educational Publications

Copies of which may be procured by addressing the Superintendent of Documents, Government Printing Office, Washington, D. C.

Bulletin, 1917, No. 29. Practice Teaching for Teachers in Secondary Schools. 10 cents per copy.

Bulletin, 1917, No. 34. Institutions in the United States Giving Instruction in Agriculture, 1915-16. 15 cents per copy.

Bulletin, 1917, No. 33. A Comparison of Salaries of Rural and Urban Superintendents of Schools. 10 cents per copy.

Bulletin, 1917, No. 17. Accredited Higher Institutions by Samuel Paul Capin. 10 cents per copy.

A. P. Meub, Pasadena, Calif., High School, with whom most of our readers are familiar, is holding a contest in his penmanship classes to stir up interest and secure better movement. The exercises submitted to us are the finest in execution we have received for some time. The work is all quite uniform in quality of line, slant and height.

Mr. Meub writes as follows: "The Board of Education is supplying the BUSINESS EDUCATORS for our penmanship students this year, and we are grateful, I tell you. The B. E. is surely a 'bundinger' this year, and we find so much in it to keep up interest that we would not think of getting along without it. The courses by Ross and Chambers are great. And say, I can't help commenting on the article by Frank Arnold, of Spokane, on 'Penmanship Theorists.' It is the best I have ever read. It should be widely circulated, so that every supervisor and teacher of writing in the land may read it. It proves that Mr. Arnold is a thinker, for he hits the nail on the head."

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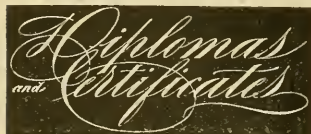
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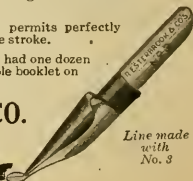
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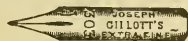
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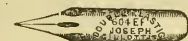
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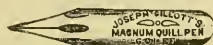
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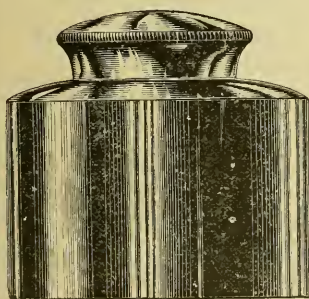
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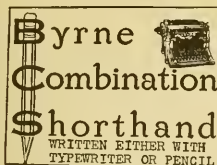
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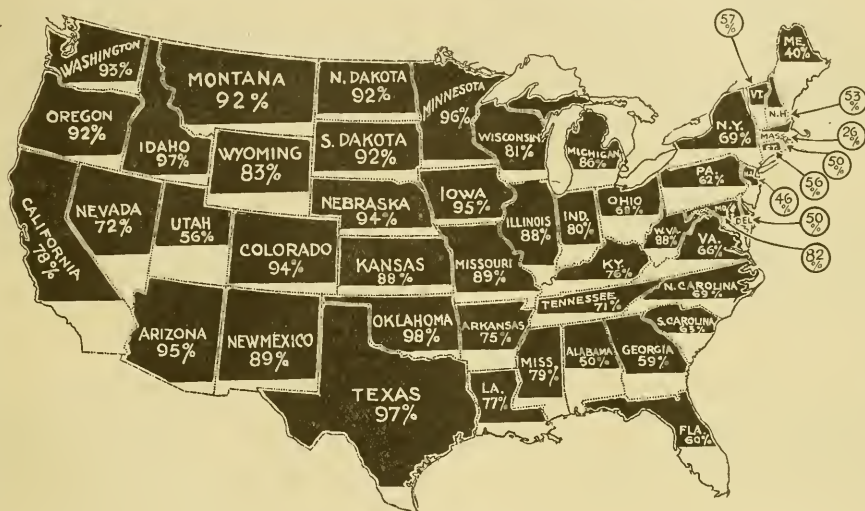
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By CHARLES E. SMITH

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It is a remarkable fact that all the World's Typewriting Championships and all the Typewriting records are held by typists who learned typewriting by means of Balanced Hand Methods.

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"Touch typewriting can be more easily and quickly acquired by going from the outside keys toward the center. It is the natural method of learning the keyboard, and prevents the beginner from being inaccurate. I recommend Mr. Charles E. Smith's 'Practical Course in Touch Typewriting' as the best typewriting text-book for those who wish to become rapid, accurate touch typists."—*Margaret B. Owen, World's Professional Champion.*

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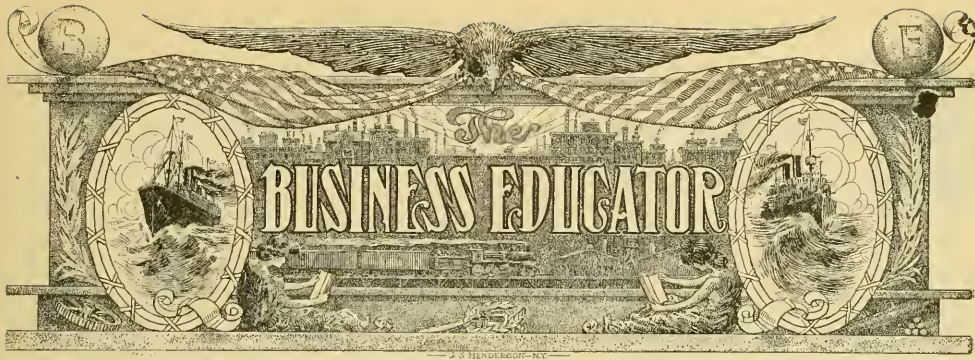
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Any work in this list will be sent postpaid on receipt of price.

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VOLUME XXIII

COLUMBUS, OHIO, APRIL, 1918

NUMBER VIII

THE BUSINESS EDUCATOR

Entered at Columbus, O., Post Office as 2nd Class Matter

C. P. ZANER, - - - - - Editor
E. W. BLOSER, - - - - - Business Manager
ZANER & BLOSER, Publishers and Owners

Published monthly (except July and August) 118 N. High St., Columbus, O., as follows: Teachers' Professional Edition, \$1.00 a year. Students' Penmanship Edition, 75 cents a year (Foreign subscriptions 20 cents extra; Canadian subscriptions 10 cents extra).

Remittances should be made by Money Order or Bank Draft, or by currency at sender's risk. Stamps accepted.

Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments especially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purports to inspire and instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The Business Educator is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

OF INTEREST TO PENMEN AND TEACHERS AND SUPERVISORS OF PENMANSHIP.

Beginning with this issue of The Business Educator, articles pertaining to Penmanship questions and methods, chiefly of interest to teachers and supervisors of penmanship, will appear in the Professional edition and not in the Student edition as heretofore.

This is done to provide more room for specimens of penmanship, even though it means increased cost to the publishers.

Subscribers to the Penmanship edition may have their subscriptions transferred to the Professional edition by notifying the publishers and remitting the difference, 25 cents, or for such portion as remains untaken.

The B. E. therefore means "better than ever." Help to make it better by including a subscription or two with your notification of change from the Penmanship to the Professional edition.

All of the Penmanship and other features of the Student-Penmanship edition always appear in the Teachers'-Professional edition.

PENMANSHIP CONTRIBUTIONS

"If I Were a Principal" by the Editor; "The Importance of Handwriting," by C. P. Eberhart, White Plains, New York, and "Penmanship Research" by the Los Angeles

State Normal School, are three contributions all teachers and supervisors of writing should read, and all appear in the Professional edition of this number of the Business Educator.

By printing them in that edition, more Penmanship is presented in the Student edition as well as in the Professional edition. Those who are subscribers to the Penmanship edition may have their subscriptions transferred to the Professional edition by remitting the difference of 25 cents, or such portion as is unpaid. Of course, all that appears in the Student edition always appears in the Professional.

FEDERATION STARTS DRIVE FOR 1,000 MEMBERS

The National Commercial Teachers' Federation has started its drive for 1,000 members in 1918. The following "early birds" have paid their dues:

H. M. Owen, Brown's Business College, Decatur, Ill.

E. C. Barnes, Barnes' Commercial College, Denver, Colo.

O. C. Dorney, American Commercial Schools, Allentown, Pa.

George Soule, Soule Commercial College, New Orleans, La.

H. M. Rowe, Jr., Publisher, Harlem Square, Baltimore, Md.

James C. Reed, State Normal School, Whitewater, Wis.

Miss Lorena Betz, Public Schools, Lancaster, Wis.

Miss Myrl White, Public Schools, Park Falls, Wis.

Miss Della Ferguson, Public Schools, Brooklin, Wis.

Miss Laura Achtenberg, Stratford, Wis.

Claude L. Eyster, Yeatman High School, St. Louis, Mo.

This list is just a starter. Send your two dollars to Otis L. Trenary, Secretary, Kenosha, Wisconsin, and have your name recorded among the progressive business educators of the country.

The Business Journal OF NEW YORK CITY

Formerly The Penmans' Art Journal
the oldest and for many years the foremost journal of its kind, transferred in August, 1916, its good will and subscriptions to

The Business Educator COLUMBUS, OHIO

The merging of the two magazines makes The Business Educator the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.



Contributions in Business and Social Writing

G. D. GRISET

Evanston, Illinois, Township High School

Train Your Hand if You
Would Possess a Good
Handwriting. Head and
Hand Must Co-operate.

LESSON No. 3

Whenever possible, it is good policy to finish capitals above the base line, for doing so makes it handy for one to connect the small letters that follow onto the capital. If one forms the habit of finishing capitals like A, K, M, N, L, Q, etc., below the base line one must either leave the capitals of a word separated from the small letters that follow, or join them together with a connecting stroke with which one is unfamiliar.

As the majority of letters that follow capitals—the a, i, e, c, o, u, etc., for instance—are made one-third as high as capital letters, one should form the habit of finishing capitals one-third of their height above the base line (wherever it is advisable).

As the H, K, M and N contain both direct and indirect ovals you should start your practice on this lesson by limbering up on the movement drills presented in Lessons 1 and 2. The beginning strokes are the same in the four letters. Master the beginning stroke now.

Plate 1. Study the beginning stroke carefully. The loop at the start is parallel to the main slant of the letter. The down strokes of the H are parallel; both begin at the top with a curve, but are straight lines $\frac{2}{3}$ of their length, the lower $\frac{1}{3}$.

Finish the H $\frac{1}{3}$ of its height.

Visualize the correct form, before you practice. Make four lines of each exercise.

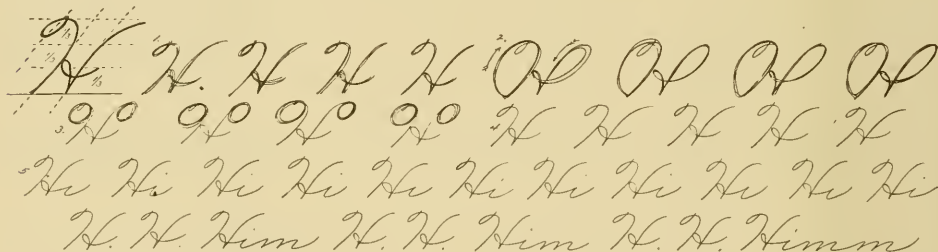


Plate 2. The top of the K is about twice as wide as the base. The little loop that overloops the stem stroke just above the middle has an oblique downward slant. Study the graceful compound curves.

Finish the K $\frac{1}{3}$ of its height.

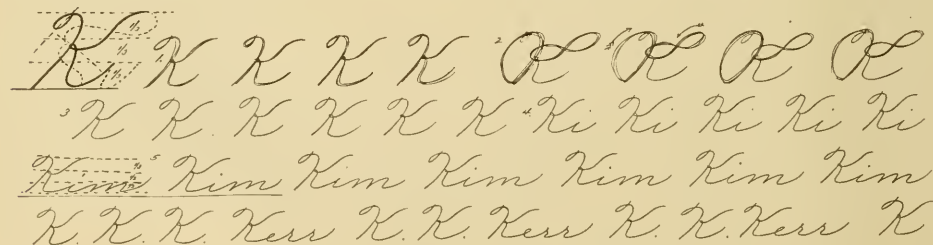


Plate 3. The M is very slender, but is usually written about twice too wide by careless penmen. Notice how narrow it is. Observe how much the various parts differ in height.

Perfect your form conception, then practice on the enlarged retraced form. Don't waste time on poorly conceived forms.

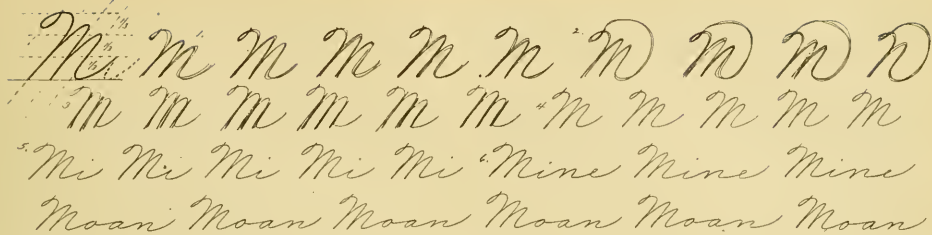


Plate 4. The N, like the M, is quite narrow. Finish both the M and N $\frac{1}{3}$ of their height. The down strokes in both letters should be parallel.

The t, d, and p, in business writing, should be twice as tall, above the base line, as the i, u, a, c, e, etc., and $\frac{3}{4}$ as tall as the loop letters l, h, b, and k.

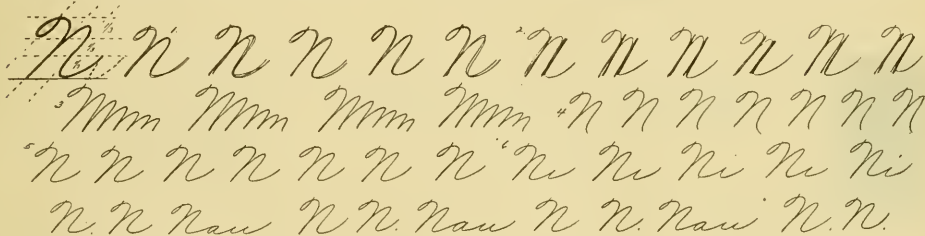


Plate 5. The t contains an i. The cross stroke should be made from left to right, and ought to be $\frac{1}{2}$ as long as the t is tall. The t is twice as tall as the i. The i and t finish the same distance above the base line.

Study and practice the final t (Exercise 5) as it comes in handy at the end of certain words.

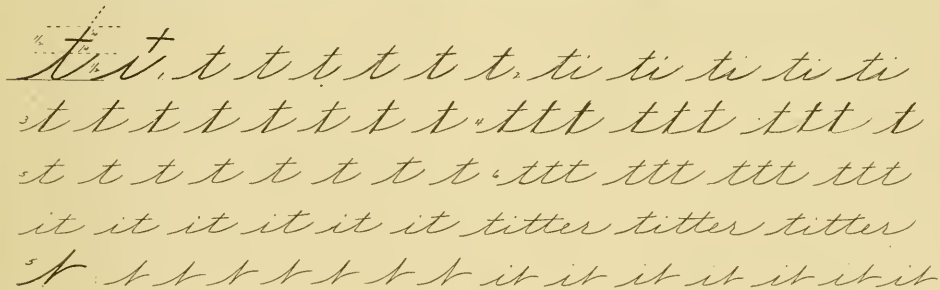


Plate 6. Notice that the d is but an a with the stem lengthened to twice its former height. The "a" part of the d should be $\frac{1}{2}$ the height of the d. Finish the d $\frac{1}{2}$ its height.

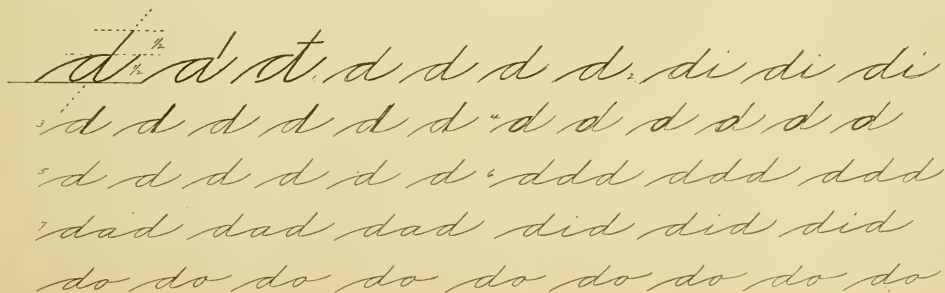
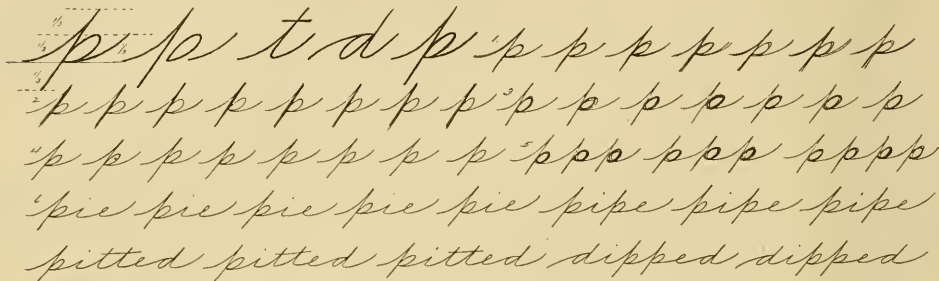




Plate 7. One-third of the p extends below the base line; two-thirds are above the base line. The p extends above the base line as high as the t and d. The loop at the center of the p is quite narrow—fully $2\frac{1}{2}$ times as long as wide.

Don't practice the letter until you know definitely just how it should be made.

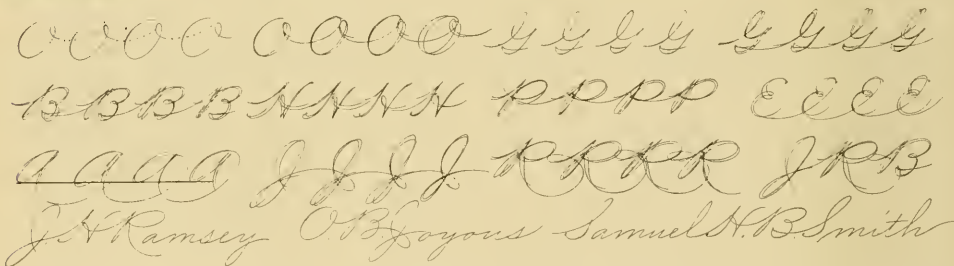


Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

You can have a live, interesting Penmanship Class by having your pupils use the B. E. Club us hard—QUICK!



EXERCISE No. 42

Make four capital letters separately with uniform spacing, then retrace them two or three times without lifting the pen. Show some improvement on one before you take up another. This is an excellent way to develop ability to make combinations of capitals. There is nothing more interesting than this in business penmanship.



EXERCISE No. 43

Note carefully the arrangement of these capitals. It takes better control to practice this way. Always keep more in your head than you have in your hand.



Ammonia Barrow Carouse Domino
Emerson Famous Grammar Harass Incense
Jocoseness Koumiss Lesson Minnow
Norsome Oarsman Parvenu Quinine Remain
Secession Tenacious Uranus Viscarious
Wince Xmas Yours Zouave

EXERCISE No. 44

Note that each of the words is made up of "one story" letters. This makes the capitals more prominent. Try other arrangements similar to this.

A. H. Kingsman James G. Holmes U. B. Joyous
Wm. M. Blake C. B. Paines D. R. Markley
Samuel F. Day E. G. Timms O. P. Queens
Adeline Laughlin Marie Jones Ida French

EXERCISE No. 45

After giving each of these combinations considerable practice try making up a good combination for your own initials.

Baltimore, Md. Jan 4, 1918.
Received of Hammond Investment Co.
Nine Hundred Nine & ^{no}/₁₀₀ ——— Dollars
in full of account to date.
\$909⁰⁰ James G. Lameroux.

EXERCISE No. 46

Change the names and amount in the receipt and see if you can make the arrangement as neat as the copy.

Certificate of Proficiency in Penmanship Granted by The Business Educator and How to Secure It

Columbus is generally recognized as headquarters for fine penmanship. To stimulate interest and encourage study and practice in penmanship, **The Business Educator** not only presents the best, most inspiring and practical lessons in penmanship, but also grants a beautiful Certificate to those who earn it.

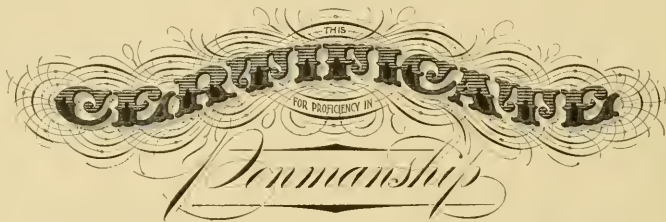
This certificate is worth hundreds of dollars, and perhaps thousands, because it stands for good handwriting, which, if worth anything, is equal to \$2,000.00 capital, because one who writes well can secure \$10.00 more a

month than one who writes poorly, which is equivalent to six per cent. interest on \$2,000.00.

Who May Secure This Certificate

All subscribers to **The Business Educator** who follow any series of lessons given therein, and attain the required excellence.

Our certificate standard is a normal one and should be attained by all. No student should be satisfied with a handwriting below this standard.



Awarded to **A. Good Student** *for acquired*
excellence in practical **Business Writing** *by study and practice from*
the lessons presented in **The Business Educator** *and instruction received*
as a student in **Eastman College** *Dayton, Ohio*
Given at Columbus, Ohio, this 4th day of Nov., 1910

J. E. Smith



C. J. Jones

The above is a greatly reduced engraving of our beautiful certificate, which is well worth the efforts of anyone to secure, since it stands for painstaking perseverance and well directed energy, and means that the owner possesses a practical business handwriting.

A sample sent teachers free if required. It's a good idea to have one hung in the school room. It will prove an incentive to your pupils to bring their work up to our standard, and thus win a certificate.

Cost of Certificate

Every certificate is carefully and beautifully engrossed, but the cost is only 50c each, which also covers postage, printing, examining specimens, etc. No charge is made unless a certificate is granted, but postage should be enclosed for our reply.

Required Excellence

To secure this certificate, you must write a good business hand and in a business-like manner. Slow labored writing on the one hand and rapid, scrawling writing on the other will not win. The writing must be more than merely legible, but it need not be perfect. Moreover, it

needs to be smooth in quality of line, neat in appearance, orderly in arrangement, and written freely with mainly arm movement and with no shade.

Professional Certificate

A Professional Certificate will be awarded to those who complete a course in Ornamental Penmanship as given in **The Business Educator**, or to those who attain professional proficiency in Business Penmanship. A charge of \$1.00 is made for issuing this certificate.

Our Certificate is a credit to the possessor. It means that the person has acquired an excellence in penmanship that will be a valuable asset through life.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z
a b c d e f g h i j k l m n o p q
r s t u v w x y z 1 2 3 4 5 6 7 8 9 0.

This is a specimen of my plain business penmanship such as I acquired by following the lessons in the Business Educator and as a student in Goldsey College, Wilmington, Del.

14 James St.

STUDENT'S HOME ADDRESS

A. Y. Castro

NAME

The above, engraved from an actual specimen, represents our passing grade. When a pupil's writing is considered good enough to merit our certificate, the applicant should write all the above matter and nothing else, changing, of course, the name, address and name of school. Students in schools should have their teachers send us their work for examination, if possible.

Specimens should not be sent us that the teacher knows are considerably below our standard.

Home students can send us their own specimens.

Do not send us the pupils' "first" specimens; i. e., the ones they executed before beginning to practice. Also please submit from each pupil only one page containing the exact matter shown above. Specimens may be sent at any time.

Students who fail should be encouraged to keep on trying until they succeed.

If the work submitted is up to our standard we so inform the teacher or pupil and the fee of 50¢ each can then be sent us, on receipt of which certificates will be mailed.

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z
a b c d e f g h i j k l m n o p
q r s t u v w x y z 1 2 3 4 5 6 7 8 9 0

This is a specimen of my plain business penmanship such as I acquired by following the lessons in the Business Educator while a student in the Blank Business College, Blanktown, State.

Date

1890

Student's Name

The above specimen is presented to give an ideal model of the matter all should write in preparing work to be submitted to us for a certificate. Study it, work from it, equal it.



EDITOR'S PAGE PENMANSHIP EDITION

**Our Policy: Better Writing Through
Improved Teaching and Methods.
Form with Freedom from the Start.**

PENMANSHIP FEATURES

As explained elsewhere, in order to provide space for more penmanship specimens, practically all penmanship articles from this time on will appear in the Teachers' Professional Edition of *The Business Educator*, which means that all specimens of penmanship as heretofore will appear in the Students' Penmanship Edition. Therefore if you are interested in penmanship articles relating to methods of teaching and practices pertaining to execution, you should see that your subscription is transferred from the Professional to the Penmanship Edition. By notifying us of the transfer from the one to the other, and remitting the difference between the two subscriptions, which is twenty-five cents a year, or such portion of your subscription yet unexpired, prompt attention will be given to the matter by the publishers.

A FRIEND INDEED

There is a pleasure in penmanship which cannot be measured in dollars and cents. Many there are who become interested in the charming art and develop considerable skill, only to be drawn away from it by enticing opportunities in other lines. As time passes that longing to accomplish something in the beautiful art of penmanship returns. I. Madarasz gave up penmanship quite a number of times only to return and find it his best friend until the very last. A letter from a subscriber, who wishes to be on our subscription list permanently to keep in touch with the profession, states that while the commercial world offers splendid opportunities for him, he regrets having left penmanship work some years ago.

Conditions today are much better financially for penmen than ever before. There are more high salaried teaching positions and more pen work and engraving to be done than in the

past. During these trying times we find that penmanship is standing by penmen better than many other lines of endeavor. One reason is that penmanship is a necessary part of one's training for business. Schools are finding it difficult to secure skilled penmanship teachers, and engraving firms have to take half-trained penmen and train them themselves.

After all, penmanship is a mighty good fellow to get intimately acquainted with, for he will stick by you through thick and thin.

POINTERS TO AND FROM TEACHERS

Some time ago our very good personal, professional and progressive friend, Mr. Arthur G. Skeels, of the Peabody High School, Pittsburgh, Pa., started a series of discussions in our columns which are proving very interesting and timely under the original title of "What Do You Think" but which we have changed to "Pointers To and From Teachers." As a teacher, penman, school principal or proprietor, business man or student, you will do well to make note of the discussions and to contribute to them. These are the days when ideas are in demand and when suggestions are necessary to keep one alert and up-to-date.

HEADQUARTERS LINES OF COMMUNICATION, A. E. F.

Office of Chief Engineer,
Supply Section

February 14, 1918

Zaner & Bloser,
Columbus, Ohio.

Gentlemen:

Just a few lines to convey to you and my fellow teachers my cordial "Easter Greetings."

Although I have met you personally, you probably do not recall the writer except by association. I was originally an R. B. I. man and later was at Burdett College, Boston; still later with E. M. Coulter, Roanoke, Va., and just prior to coming to France as an Accountant at Engineer

Headquarters, located in Albuquerque, N. Mex.

I have hosts of friends among the commercial teachers in the U. S., to all of whom I send my best regards. I would like to know also, if convenient for you to give me the information, the names of any commercial teachers who are at the present time in France or who are likely to come any time soon, together with the branch of service, and if possible, their address.

I expect to have the opportunity very soon of visiting some of the oldest and largest commercial educational institutions in France.

Very sincerely yours,

WM. J. McDONALD,

Care Engineer Purchasing Officer,
U. S. Military P. O., 702 A. E. F.,
France.

Elizabeth E. Hartford, Haverhill, Mass., High School, recently favored us with a good-sized list of subscriptions to the *Business Educator* taken from among her pupils. This bespeaks enthusiasm and efficiency on her part as well as interest and ambition on the part of her pupils.

Mr. Simon Axelrod, of Belmar, N. J. and recently at Nelson, Nebr. is now teaching in the Lincoln, Nebr. High School. Mr. Axelrod writes a very strong hand.

PARTIAL CONTENTS

**Of the Professional Edition of
this Number of the Business
Educator**

John H. Francis—An appreciation.
Letter of Inquiry — David H. O'Keefe.

Marshall's Mental Meanderings
—Carl Marshall.

Training for Business—Dr. Glen Levin Swiggett.

Steps to Victory—The M. & M. Nat. Bank, N. Y. City.

Goals in Bookkeeping—Irving V. Cobleigh.

Connecticut Business Educators Convention, Shorthand and Typewriting Contest.

Commercial Law—J. H. Robinson.

The Importance of Handwriting—C. P. Eberhart.

Research Work in Penmanship in California—M. E. Austin, Penmanship Director, Los Angeles Normal School.

Educational Vocabulary—Walter L. Read.

The Business Letter — The Goodrich Rubber Co.

If I Were a Principal—Editor.
News Notes and Notices, Etc.

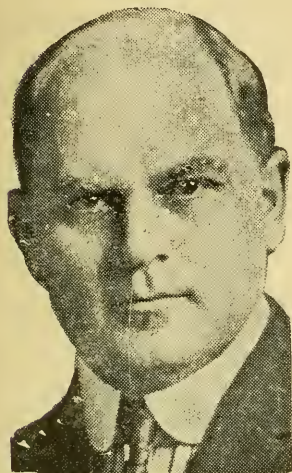
Intensive AND Technical

Handwriting is both intensive and technical. It is intensive because of its smallness and swiftness. It is technical because of its details and tools. Movement writing is less tense but more intense than script drawing, consequently more efficient. Movement writing is more technical in position and less technical in details than slow, copybook, script drawing.



EDITOR'S PAGE PROFESSIONAL EDITION

A Forum for the Expression of
Convictions and Opinions Relating to Commercial Education



(Courtesy Columbus Citizen)

MR. JOHN H. FRANCIS

Mr. Francis, for he prefers Mr. to any other title, began his professional career as commercial instructor in the Stockton, Calif., High School, going from there to Los Angeles, where, from at the head of the commercial department of the Los Angeles High School, he became principal of the famed Polytechnic High School, later on being called to the Superintendency of the city schools of Los Angeles. Having popularized the Intermediate or Junior High School and achieved national distinction, he was called to Columbus in 1916 as Superintendent, and in March of this year was called to Washington to head the United States School Garden Army, on a six-months' leave of absence from Columbus.

The commercial teaching fraternity may therefore take inspiration and courage from his success. His energy and resourcefulness are well-nigh boundless. We are safe in predicting and expecting much from him in his enlarged field of modern welfare and intensely practical human endeavor.

Mr. Francis is a thoroughgoing democrat, not in a partisan or political sense, but broadly and generally speaking, and is one of the simplest men in his tastes and one of the most unselfish in his desires with whom I have ever come in close personal contact.

He has three pronounced passions or emotions which make him a man singularly powerful, stimulating, and beloved.

His first and most elemental pas-

sion is for nature in the open and large and wild. When perplexed by some large and intricate problem, like the patriarchs of old, he seeks solitude and solves the enigmatic problem, unless it involves the sacrifice of some essential principle, in which case it is knocked into a cocked hat or abandoned.

His second and most fundamental passion is love for children. This is his power and life. I have never known an urchin so mean or dirty that did not appeal to him. His sympathies for the young know no exclusion. No man thinks and lives more for children than he, and they all instinctively turn to him for inspiration and encouragement and sympathy. With him, there "aint no such animals" as bad boys.

His third great passion is his friendship. All sorts and conditions of men and women call him friend, or feel him to be such. Some are worldwide in reputation and some are lowly; some are large in ability and some are small, but he grips them with the same hand and heart clasp.

We have never known a man who so completely thinks of others first, and himself last. His riches are his impulses, not his dollars; his wealth is in what he gives, not in what he keeps; his power is in his service, not in his selfishness, for in the last he is subnormal, if not totally deficient.

He is a natural story teller and dispenser of cheer. His dynamic and magnetic personality stimulates and his simplicity and frankness astound.

May he live as long as he can laugh heartily and then "die with his boots on," and thus be relieved of the bother of kicking them off.

C. P. ZANER.

179 Marcy Avenue, Brooklyn, N. Y.
March 4, 1918.

Publishers B. E.:

Please find enclosed check in your favor for \$1.00, covering subscription to the teachers' professional edition of "The Business Educator" for the year beginning with the current number.

I desire to compile an index to the articles in the B. E. on the history of commercial education in private and high schools in the United States. Where in or near this city are complete, or nearly complete, files of the B. E.? Libraries, schools, individuals. The set in the N. Y. Public Library is very incomplete. Was Vaughan's history of commercial education ever published elsewhere than in your magazine? If so, where? Has an index to your B. E. been organized anywhere, to which I might refer? When, where and by whom was the first American Business School opened, and in which High School was a commercial course installed, and when?

Cordially yours,

DAVID H. O'KEEFE.

[Who will supply the best answers to the above questions, to be printed in the B. E.—Editor.]

MENTAL MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

The Superintendents' Meeting at Atlantic City

The Department of Superintendence of the N. E. A. held its fifty-eighth annual meeting at Atlantic City, N. J., during the week of Feb. 25 to March 2. It was my privilege to be an onlooker, and Bro. Zaner asks me to give Educator readers my impressions of the performance.



It can hardly be more than a thumb nail sketch, but here goes.

The crowd I was with were shunted into the North Philadelphia Station during Sunday afternoon and evening, and were to complete the last leg of the trip on the seven-twenty-seven express. There were big crowds from New England, New York and the West, enough people for two trains, but of course the railway management had but one. So, many of us stood in the aisles during the hour and a half run to the sea shore town. Complaints to the conductor brought the stereotyped response, "You'll have to take it up with Uncle Sam; we can't help it." Uncle Sam's coat tails are affording mighty convenient shelter just now, for these and other profleters.

When we finally pulled up at Atlantic City there was a general scramble for hotels by those of us who had neglected to secure reservations. Picking at a venture one from a long line of electric busses, of course I drew a lemon—a many verandaed fire trap a mile or so away, where they soaked me three dollars for a one-windowed inside room, a size or so larger than a clothes closet.

A word as to these Atlantic City hotels. There are over a thousand of them. I am told, ranging from flimsy little shacks a story or two high, to great castle-like piles of painted brick and stucco, that make you think of the red and brown cliffs along the Grand Canyon. They are mostly uninhabited during eight or nine months of the year, and re-coup by charging three prices the rest of the time, when the town is filled with those socially ambitious ones who are willing to spend their year's earnings for the dear distinction of being able to say, "We had our vacation at Atlantic City, you know."

Of course, the piece de resistance of Atlantic City is the famous board walk. It is a forty-foot plank paved street running some miles along the ocean shore just beyond the breakers. At intervals, jutting from it out into the sea, are elaborate "piers," providing dancing pavilions, theatres and other entertainment for Vanity Fair,



the spaces between the piers being given over to bathing beaches. The landward side of the walk is filled up with miles of gaudy shops and other money traps, with the big pinchbeck hotels looming here and there, and the lesser hostelrys filling up the cross streets for a block or two behind. All in all, to my unsophisticated eye, the whole place is hopelessly inartistic—even vulgar and ugly—a cheap place for ostentatious wealth to display and disport itself. The only serene and natural thing are the blue sea and the foaming breakers out in front. There are no parks, or beauty spots, and nothing of majestic and dignified architecture—just flashy pomp—and circus parade pinchbeck, everywhere.

But the Board Walk itself is interesting as a human exhibit. Transportation for those too lazy or too fat to walk, is by means of hundreds of luxurious wheeled chairs, of large size, propelled mostly by negroes, which may be hired at seventy-five cents per hour. In these, loaf in complacent aristocratic comfort, a tribe of fat, stock-broker looking men, in silk hats or sport caps, and be-diamonded shirt-fronts, and double or treble-chinned dowagers, frizzled of hair and gaudy of raiment, mostly looking like fat cooks trying to make up as Marie Antoinettes. As for the younger females, their display purposes are better served by walking. What is the good of short skirts, silk hose and thirty dollar shoes if they are to be hidden by lap-robos? So these moneyed damsels mostly parade aloof.

Now, such a place is a rather funny setting for a convention of high-brow educators, but—well, there is no accounting for tastes—and possibly the grave and reverend seigniors and seignioresses need an occasional bath of frivolity. Anyway, the bespectacled and side-whiskered ones mingled plentifully with the Board Walk throng and ambled in frequent groups along the mile that separated the "headquarters" at "The Breakers" and the Million Dollar Pier where the general meetings were held.

I am told that the convention attendance totaled around 2500, and despite the one sided location, was fairly representative of all sections of the country. Maine and Massachusetts rubbed elbows with Texas, California and Minnesota, while big quotas were poured in from the Central States, Pennsylvania, New York and New Jersey. Around 250 names appear on the roster of speakers and officers, including most of the "big superintendents"—men like Spaulding of Cleveland, Davidson of Pittsburgh, Francis of Columbus, Shields of Los Angeles, and others of similar calibre. Many big and vital themes were discussed, but the keynote was of course the problems of education that the war has brought to the front. Representatives of various governmental departments were present to reach out the hand of co-operation to the educators.

The question of governmental help in financing the schools, also, the

question of a national "Département of Education" with a cabinet secretary were threshed out, the general conclusion being that so long as the states control education in this country the National Government cannot do much either as to official direction or financing.

Thrift and War Savings and War Aid came in for a big share of attention, and it goes without saying that virtually all school men and women present stand in the front rank of patriotic support of the war, and pledge the schools everywhere to do their bit and keep at it.

It was decided to hold the next convention at Chicago.

Unfairness to Convention Exhibitors

At the recent Atlantic City meeting of Superintendents, there was considerable bitter complaint on the part of book publishers and other exhibitors because of bad faith and unfulfilled promises on the part of those who directed the arrangements of the meeting. The exhibition privileges had been farmed out to a Chicago firm, who in turn made proposals to, and completed contracts with those who took space. The prospectus issued by this firm stated that the exhibits would be housed at the big Keith Theatre Pier; that the general meetings would be held in the theatre adjoining, with the convention headquarters at the "Breakers" hotel just across the Board Walk, and that the exhibit would be open throughout the session, presumably all day and of evenings. This looked like a good proposition to men with school goods to sell, and so more than a hundred firms engaged booths, paying from \$50 to \$100 or more for the privilege. Of course, a lot of this money goes to fatten the convention finances.

But what did the exhibitors find after they had paid in advance for their space and arrived on the scene? Just this: That the convention bosses, instead of holding the general meetings at the Keith Pier, as agreed, changed them to the Million Dollar Pier one mile away! Furthermore, the premises were occupied as a public dancing hall of evenings, and all exhibits were closed and the doors locked at six o'clock every evening. Except for rooms, for registration at the Keith Pier, there were no convention activities there. So far as any advantage accruing to exhibitors from the proximity of convention meetings were concerned, the exhibitors might have hired their own hall, and saved fifty per cent or more of their good money.

This is not the first time in the history of the N. E. A. when the managers have been guilty of bad faith to the exhibitors, and of riding rough-shot over their rights. It is rather petty business, and quite unworthy of an organization that ought to stand first for morals and justice. If the N. E. A. takes the exhibitors' money it ought to give them a square deal.

The Official Muddler For many months business schools have been receiving circulars from the Government Civil Service Commission, setting forth the imperative need of the Government for qualified clerks and stenographers. Thousands of them were wanted at once and the schools were appealed to to help supply them. It was an appeal to patriotism as well as to the business interests of the schools, but the circulars were so inexplicit that school men could not tell what was actually expected of them, or how they could connect up with the Civil Service people in the matter of training and supplying this help.

Accordingly, a committee of leading business school men was appointed during the Chicago meeting of the Federation, to go to Washington and confer with the Commission, with a view to working out some feasible plan of co-operation.

The conference was held but the results were anything but satisfactory. The committee of school men made the very practical suggestion that the Commission inform the schools as to the kind of work these needed stenographers and clerks were expected to perform, also, that each school should be asked to train a definite number of young people for the service required, and with the assurance that these students would be employed when ready, but the Civil Service officials would give no indication that they would break through the coils of red tape and adopt these obviously practical measures. The most they would do was to promise to "consider" it, and at this writing, they are still "considering."

The Commission had sent out an appeal to secretaries of Chambers of Commerce throughout the country, asking them to urge local business men to "contribute" from their office force, certain clerks or stenographers, who were to be turned over to the Government. They admitted that nothing had come either from this fatuous appeal or from their shower of circulars sent to the business schools. When something needs to be done, these salaried officials seem to regard their duty as completed when they ask somebody else to do it. If one circular fails, try another! Thus they fiddle while Rome is burning.

There is no doubt that the Government is in immediate and urgent need of many thousands of competent clerks and stenographers, but there seems to be no competent machinery for getting them. Under the red-tape processes of the Civil Service, a man seeking a government position must first file a formal application, and then after the lapse of weeks he will be told when to apply for examination, (usually at some place a day's journey from where he lives). The examination taken, it will be months before he learns whether he is acceptable, and then other months before he is as-

(Concluded on page 21)

TRAINING FOR BUSINESS

GLENN LEVIN SWIGGETT

Specialist in Commercial Education, U. S. Bureau of Education, Washington, D. C.

Training for business must become an essential part of our national program of preparedness. The demand of business for this training is universal. The public schools of the country are responding to this demand, and there are encouraging signs that this most conservative factor in our national life may, in time, prepare the young men and women of this nation to pursue successfully their careers in the complex economic and social life of today.

The economic and social needs of a nation are not stable; they are changing from year to year, however seemingly immutable the social ideals and economic policy of the nation may be. Through industrial specialization, economic expansion and social changes, business has become incredibly more complex within recent years and it has been compelled in some cases to prepare with in itself its own service. Many of our large industrial, manufacturing and banking companies have established schools in order to secure a trained body of experts equipped to carry on the special work into which reorganized large-scale business of today finds itself and to compete successfully with trade rivals of commercial nations that have had partial success, at least, in relating school instruction to particular careers. The establishment of these special schools in our country at this time indicates an effort similar to that which led nearly a century ago to the establishment of the private business school that has had a career of long and successful service through distinctive American business characteristics, namely, adaptability, foresight and initiative. Whether these corporation schools are to live on and become a part of our educational system like the private school remains to be seen. The answer may rest with the established schools, public and private.

Our country is now calling for trained business experts. The demand is far in excess of the supply of this trained service, particularly for foreign trade. Various bureaus of the federal government have stated repeatedly through the press in recent months that there is not only great need for trained men in such executive branches as state, treasury, commerce, etc., but that private enterprise in fields related to their work is handicapped by the lack of expert service. This demand will increase. Industry, quickened by natural and unnatural causes in recent years; exchange and transportation becoming less difficult with each legislative

enactment by Congress; the establishment of commissions to investigate industrial, social and economic conditions, to conserve the dignity and status of labor and to facilitate the exchange of products through the natural carrying out of economic laws; the release of capital for foreign investment through the establishment of farm loan banks—in a word, a program of encouragement and benefit to business warrants the belief that this country is on the eve of a period when business will have a commanding position among the nation's chief interests.

The Department of Commerce is of recent creation. This department is now organized through its Bureau of Domestic and Foreign Commerce to co-operate effectively with business at home and abroad, not only through the consular service of the Department of State, but through its own commercial attachés and agents in local branches and with the foreign-trade experts of chambers of commerce and business organizations. The trade adviser of other executive departments that have to do with production, distribution and consumption is exercising more and more an office of increasing value and importance. The Federal Trade Commission, whose first statement to the public less than three years ago was to the effect that its first work would be to find out what to do, has, like Kipling's Ship, found itself and has not only offered a unique text on American export trade, but is co-operating through a large staff in trade activities of permanent value. Manufacturers' associations of nation and state have passed beyond the mere work of propaganda and are giving positive help in the increase of industry and trade. Perhaps the most significant of all has been the growth of the National Foreign Trade Council and the United States Chamber of Commerce. The former, with headquarters in New York, was established as late as May, 1914, to foster foreign trade. The help given to the small manufacturers in particular through the discussion in the group sessions held in connection with the annual convention of the council has stimulated to a high degree the trade activity of these manufacturers and has doubtless been the means of crystallizing sentiment in favor of legislative measures framed to facilitate this trade. The United States Chamber of Commerce, with headquarters in Washington, is now most efficiently organized for the purpose of direct mediation between government and business. Not only is it concerned with the theory of

industry, trade and commerce, but permanent committees of experts consider and recommend measures in respect to the practices of and preparation for all economic and social institutions and careers.

Leaders in government and business have long been aware of a change, imperceptible perhaps to other factors in organized society, that was taking place in the material interests of the country with respect to vocational and social ideals. This is due in part to the fact that men of government and business are more vitally interested in the story that is daily told by economic and social statistics prepared and issued by government and business. The detachment of the educational mind prevents often the correct reading and practical application of these statistics. However that may be, the fact remains that until August, 1914, our educational system showed but little response to the demands of business and government that our schools and colleges prepare at once to offer courses that would equip young men and young women for a career abroad in the service of government or business. Repeatedly had our attention been called to the importance of establishing friendly commercial and diplomatic relations with the Latin-American countries. Year by year, however, our schools failed to heed this steady and insistent demand of business. The study of Spanish, quickened somewhat by the events of the Spanish-American War, had become negligible by 1910, really less than one per cent of the secondary school and college attendance. By the spring of 1915, statistics show an increase to two per cent and statistics to be published shortly by the Bureau of Education will doubtless register a remarkable growth in the study of this language. Nor have our schools responded by the introduction of adequate foreign relations courses, articulated and co-ordinated study courses on the resources and industrial life of the commercial nations of the world, presented not as political units, but in relation to one another and as actors in the great drama of world commerce where, as Shakespeare says, "All the world's a stage, and all the men and women, players." Since 1909 I have made a careful study year by year of the catalogues of our leading colleges and have failed to note until 1916 any encouraging response to the general demand on the part of business that foreign relations courses be taught. True, here and there, due largely to the travel experience of the instructor one might have found a "sport" course, using a biological term, on Latin America, the Near East or the Orient, but usually taught out of relation to the other subjects and with no career intent.

Training for foreign service must be based, in my opinion, on adequate commercial education which not only



furnishes the technique of foreign and domestic trade, but creates the viewpoint essential to its successful pursuit and makes possible the necessary organization and administration of the home factory and office. If this be true, we have yet much to do before we can engage successfully as a nation in foreign trade. The history of education in the United States reveals certainly an apparent apathy of organized education for commercial training. How many attempts, praiseworthy but unrelated at its establishment, frequently doomed to failure through lack of community interest, perverse pedagogy and character of training of the teachers of commercial branches! Germany, England, France, Belgium, Italy and some of the Latin-American countries, have fortunately had among their educational leaders practical men of vision, and these have proceeded de novo in some cases, in others after a practical plan of readjustment within the established order, to introduce commercial courses, the pursuit of which in relation to pertinent business careers has produced a trained service capable of participating in the complex and intricate trade and commerce of today. Our great country, in which the success of nearly every business venture has been largely due to individual initiative and self-reliance, has been forced to leave to business enterprise the preparation for business. From the first attempt made to teach bookkeeping to the corporation school of today, we face a series of concrete examples in the way of effort by business to secure a training essential to its success, which the schools have outwardly failed to recognize. The municipal college of public or private support has naturally tried to do something in this direction. The state university, which one might expect to assume leadership, has lagged behind whenever situated in the smaller towns. The private secondary schools, with the exception of the excellent Catholic schools, have really done nothing. The public secondary school ranges with regard to the percentage of students pursuing commercial branches from four per cent and eight per cent in the South Central and South Atlantic states, through ten per cent in the North Central, to fourteen per cent and twenty-two per cent for the Western and Atlantic states.

Statistics show a surprisingly smaller proportion of pupils taking commercial courses in some of our leading cities. There are over 500 cities in the United States with a population of 10,000 or more. All of these cities are manufacturing centers; many of them possess diversified industry and trade interests. If the larger commercial cities of this nation have failed to establish commercial education commensurate with the economic and social needs, what may we expect from the smaller places where rural interests are still

preponderant or educational authorities cling with mellowing memory to the older academic traditions of culture? For these smaller centers, largely in the majority, two paths are open in order that the boys and girls of these communities may be prepared to enter industry and trade, equipped to do the thing for which they are engaged, although untoward circumstances may compel them to leave school at an early age. Either local sentiment must crystallize at once in favor of the establishment of business training courses in school and college, which, with no restriction save that which vocational guidance may impose, will train for the varied and classified work that business has now to perform, or some co-operative way must be found which will permit a larger usefulness in the educational system of city, state and nation of the extramural



DR. GLEN LEVIN SWIGGETT

and non-academic agencies that can prepare at least as well in the special courses of business training, if not in the related academic subjects. We have come to the parting of the ways; business can no longer prepare within itself. The largest possible development of the old guild type of instruction applied to modern conditions will fail without educational direction and vocational guidance. Co-operation of education and business is essential and has now become imperative.

A very great responsibility rests these days upon those engaged in teaching. With them lies largely the preparation of our young men and young women for the demands of modern life, demands almost wholly economic or social. It is a situation fraught with peril when one recalls that the children of the United States are in school less than four per cent of their time from birth to twenty-one. Time was when the home met fully the responsibility imposed upon it, particularly in counsel that served to perpetuate the political principles of this country. The home, however, as at present organized, par-

ticularly wherever sticks tenaciously the outworn traditions of other days, can not participate in the preparation required today for careers in modern industry, trade, commerce and public service.

The task is, therefore, largely one for education. The other factors are admittedly in a receptive mood and co-operative attitude. But training for business within the school must be less academic, more in accord with demands of business in so far as its technique is concerned. Business may become a profession like law or medicine, but it will never become academic, and we cannot train for it as we do for proficiency in the classics or higher mathematics. We should take the hand of the schoolman from our intramural business training courses. We must correlate these courses, first, with local trade needs and opportunities for service, and later with more general needs and opportunities. Higher efficiency of teaching staff with its corollary of wider recognition of the educative value of commercial subjects; greater freedom of adjustment of commercial courses within school and college; a less restricted opportunity for election on the part of the student—these are some of the things we must strive for so far as the traditional school is concerned.

We must continue to demand better texts for the teaching of business. It is interesting and encouraging to note in this connection the increasing value put by teachers upon the use of trade journals and trade reports in their classes, to see the adoption as text of a book written solely for the trade by a business man, and to find so large a sale of the practical series of texts published by business training corporations. Some of the older texts should be discarded; others can be revised. We need, however, in one or more of the fundamental as well as in many of the highly specialized subjects of instruction, quite new texts prepared solely in view of re-organized business, its diversified character and larger and richer opportunities for service. There is urgent need for a new series of graded geographical readers, designed particularly for the large number of city boys and girls who have to leave school at an early age. This boy or girl should be given an opportunity to learn the English language in a series of readers prepared with the career of trade and commerce in view. The end in view is just as important as that which was considered a few years ago in the preparation of readers to treat more largely of country life and farm products for use in rural schools. The series I have in mind should deal in a simple way with the resources of the past as well as present political divisions, commercial as well as political relations, emphasizing naturally local community interests. I grant that there are many texts today that endeavor to do this thing. These texts

indicate, however, a lack of unity of purpose, and the facts are sometimes found in readers, sometimes in geographies and sometimes in history. We should have a series that will combine the essential facts of these three subjects and present them as one in the successive graded years of instruction, giving thus a larger opportunity through saving of time for the introduction and pursuit under vocational guidance of courses of study essential to trade and industry.

A final suggestion which I beg to make concerns the private business school. This school has had an enviable career and has proven its right to live. The educational experiments carried on by private enterprise in the field of commercial education between 1823 and the founding of the Wharton School in 1881 has been favorably recognized not only by our business men and practical educators, but has been highly praised, as I personally know, by many foreign educators. In training for business a larger usefulness for these schools must be found. Some way must be found whereby these schools, inherently adapted by tradition and aim to train for business, may not only continue to serve business in this respect, but may become a part of a local school system whenever the established schools of that community may not be able to prepare so well for business as a private business school.

The suggestion is both practical and practicable. If adopted as a general policy it will help immediately and permanently in solving some of the problems of business education. Its execution is only possible through the exercise of a catholic attitude, of the spirit of give-and-take on the part of those connected with the public school system and with the private business school. There must be mutual esteem, a common desire to serve business in the most efficient manner and to qualify for this service by the adoption of the best methods, by the most efficient teaching and by the constant exercise of the spirit of co-operation with all local agencies helpful in any program for the better teaching of business. There are over 2,000 private business schools in the United States. There are at least 1,000 local branches of the Y. M. C. A. organized for the purpose of teaching effectively many subjects that serve as preparation for business. The Y. M. C. A. enrolls approximately 100,000 different men in its classes and has on its teaching staff nearly 3,000 paid teachers and 5,000 lecturers. The American Banking Institute has numerous local chapters engaged in the study of banking and related subjects. One very successful correspondence school reports an annual enrollment of 100,000 new students with instruction through 280 different courses, many of which relate to business. The work of these schools and of others must be evaluated, standardized and

accredited as legitimate school work of this nation. Economic efficiency and the practical common sense of the American people demand it. Both parties interested in the carrying out of this policy must recognize the necessity for it and endeavor to create that entente cordiale essential to its success.

All of our cities now have chambers of commerce. Most of these are affiliated members of the United States Chamber of Commerce. A distinctive and protective policy in the interest of both school and business can be determined by the committee on education of the national chamber, acceptable to all chambers and through them to the local school agencies, since most of the local chambers of commerce have committees on education qualified to interpret sympathetically a national policy in regard to business training.

The first step to be taken, therefore, it seems to me, is for the non-academic schools, the 'private business school, etc., to recognize that there are certain prescribed requirements of the schools which not only stand for temporary efficiency of the pupils, but conserve the traditions of all education, namely, discipline and culture, and which are universally admitted by thoughtful people of the nation. To secure this, the schools demand for each successive step preliminary training. The private business school must meet this requirement. On the other hand, the established schools must recognize more largely the principle that training for business may require with equal value for its pursuit previous or parallel business experience and subjects that have not hitherto been recognized as essential by the schools. There must further be a more common practice in regard to the employment of teachers. The established schools may be prejudiced with regard to the value of the teaching in the private business school. This prejudice, however, exists and must be headed as the public schools dominate by right of hierarchy. A disposition on the part of the private school to waive the contention of teaching of equal value, to admit the value of public school instruction in preliminary fundamentals, will predispose the public schools to recognize the superior value of business training, both fundamental and special branches, in schools that are founded to teach these subjects in an atmosphere of business by business experts.

Through local chambers of commerce or any institutional type of organized business, the necessary rapprochement can be found in this country as it has been found in France and elsewhere. A general policy can be determined upon or the problem can be solved according to local business needs and school opportunities. In fact, the solution depends upon local sentiment. This sentiment will vary in different communities, necessitating a variable so-

lution. The main point to be stressed is the necessity for early co-operation in this as well as in other activities of city, state and nation. Granting the premise that the private business school is established to train for business and desires to so improve itself that it can prepare for other than the simplest clerical positions, and granting that many communities may not, for some time at least, be able to introduce parallel studies in their public-school system, co-operation on the part of the public school and private business school becomes highly desirable in the interest of community welfare. No boy or girl should longer be hampered in the pursuit of courses that train for business. The value of the work of the business school should be recognized and accredited for high-school graduation or for college entrance. The private business school must, however, standardize its work in accordance with the best educational practices and then ask for examination of its work for the purpose of certification. The day may come then when the students of our public schools will not only be assigned, but will be directed under guidance for school credit to a business-training course outside the public school.

This plan is not novel, but has been successfully tried by one or more business schools. What has been successful in a few cases should become a more common practice. The time is ripe for this. The thinking of this nation is in the direction of a policy of co-operation. Economic advantage urges the adoption of this or a similar plan that will avoid and exclude unnecessary and costly duplication of effort and will save the country an educational experiment that has been of incalculable value to the past, and, reorganized and readjusted, may continue to serve with the same value of use, but with the added value of discipline and culture.

MEANDERINGS

(Concluded from page 18)

signed to the job. If a business manager wants a clerk or stenographer, he puts an ad in the paper one day, sees the applicants the next, and employs the one he selects.

Just why should it take the Government six months to find out whether a given young man or woman is fitted for a given job, when a business man could find out in two hours?

You will find this helpless and time-wasting inefficiency in many departments of our government machinery, but nothing much worse than the mudding stupidity of the Civil Service Commission.

Mr. O. A. Hoffman, of Milwaukee, has opened the Milwaukee Business College, securing the services of Mr. F. L. Middleton as principal and manager. Mr. Hoffman has been ill for a couple of years and is now resuming school work. He reports a fine new equipment of furniture, etc.



STEPS TO VICTORY

A Brief Discussion of the Thing to Do and the Things to Do Without
During the Progress of the War

THE MECHANIS AND METALS NATIONAL BANK
of the City of New York

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The publishers of the Business Educator were so favorably impressed with the following communication in booklet form when it reached their desk that they asked, and secured, permission to present it to our readers.

For every American enlisted to take an active part in the present war, fifty Americans remain at home. How can these fifty, month in and month out during the war, help the nation take the steps necessary to victory?

The question of the supreme duty of the citizen not called to military service is one that every true American has asked himself many times. "I want to show my devotion; I want to express my patriotism in some tangible form," is a statement we all have made.

In seeking out hard tasks to perform, some of our citizens have, indeed, found an expression of their patriotism in duties that are proving of inestimable service to the nation. The tremendous progress in our war-advancing activities is evidence of that.

All of us have not found the opportunity to undertake hard tasks, however, and in looking toward them from a distance we have felt constrained to ignore the small tasks at hand, because they were, seemingly, so insignificant. Yet, after all, it is in the performance of the relatively small and simple tasks that the majority of us will have to be content in carrying out our part of the war.

It is a broad statement, yet a true one, that America's first great victory will be won when the personal advantage and the personal privilege of each of us have been submerged in unselfish devotion to the common cause. This first great victory will be won, then, when we have determined for ourselves the degree in which we shall recognize two fundamental duties that rest upon us, duties of regulating in our individual lives the

Things to do
and the

Things to do without
during the progress of the war.

Thousands of men and women, if age and sex permitted them to go to the front, would serve as well as any who have already gone. Love of country would on the battlefield find in them its highest expression. But because they remain at home, and because they do not wear the badge of service, their own part in the greatest contest ever fought by the nations of the earth has not been brought directly home to them.

It is not a very heroic part to play, determining for oneself the things to

do and the things to do without in war-time. Heroic or otherwise, the determination must nevertheless be made. So it rests upon us at home to make the determination. This war will not be won by the naked bravery of those who carry our colors to France; he is lacking in imagination, and in knowledge of economic facts as well, who fails directly to associate the elements of business and financial life with the vital elements of the war. The strength and prowess of individual combatants counts, but there never was a time when war's success depended so much on the organization of the economic resources of the nations engaged.

The sort of valor that is required of us in the performance of our duties at home ought not to be a very great strain on our patriotism, particularly when we come to appreciate how much this sort of valor has its definite place in the war. As compared with the past, the difference of modern warfare is after all only a difference of degree. In the primitive state of society the duty of those who stayed at home was perhaps more directly apparent than today; when a tribe made war every man, woman and child underwent hardship in order that the fighting men might be fed and armed.

Modern warfare requires an infinitely larger number of things than did tribal warfare, but because its wants are supplied by industries wonderfully organized, individuals sometimes think their part not worth reckoning. Their part is most decidedly worth reckoning. There are three ways in which it is to be applied:

By Rigid Economy

The war is going to call more and more for thrift and for an elimination of waste that will enable us to give our men at the front the support they need.

By Careful Saving

Saving will be called upon more and more to supply the capital with which the Government can carry on the war.

By Hard Work

The war is going to be bought more and more with the output of the industrial establishments of the country.

Never before were economy, saving and work so necessary. As time goes on they will increasingly be recognized as the basis for winning the war. Our soldiers and sailors alone

cannot accomplish the purpose for which they have enlisted. Our soldiers and sailors, properly backed by the people at home, will be an invincible force for victory and peace.

Economy

War's consumption of goods is fixed by circumstances altogether beyond any individual's control. But an individual's capacity for producing goods, and at the same time an individual's needs, are not so fixed.

In adjusting our output of goods, it remains for us to adjust also our consumption, so that we may apply to war all that is needed. It is amazing how much we can accomplish, how far we can economize, and how much we can save if only we try. In Europe the nations have discovered in the potential and actual production, and in the thrift of the people, a means of meeting demands so vast that they were deemed three years ago absolutely beyond attainment.

We do not have to save on all necessities, except where those necessities are limited in supply and indispensable to winning the war. Luxuries are the things we can readily curtail. Former President Eliot of Harvard prepared a table early in the war showing the annual expense bill of the American people for things they put into their mouths that are not bread. The bill was \$3,915,000,000. Liquor, tobacco, candy, soft drinks, tea, coffee, patent medicines and chewing gum made up this total.

There is vast room for private economy in the United States. We all like the good things of life, it is true, and many of us have been accustomed to buy so long as we could pay. But that process needs to be changed; because a man has money is no longer a reason that he should spend it.

Our paramount duty is to deny ourselves that others may live and that we may gain victory. In the United States 35 pounds of cotton per capita are now required to make the cotton goods we wear in a year. In 1870 we used 11 pounds per capita. Our per capita consumption of sugar lately was 89 pounds a year. A generation ago it was one-half that amount. Economy that carries us back to the habits of our grandfathers will not hurt.

Of course, no one will dispute that a certain latitude must be permitted. We must be prepared for sacrifice. But sacrifice need not mean such a self-denial on the part of the American people as to be ruinous to business. Ill-advised and impetuous economy, meaning unemployment and closed factories, would be demoralizing. It is evident to every thinking man that business must be sustained, and the conversion of industry carefully brought about whereby the nation's energies are transferred from the satisfaction of personal wants to the satisfaction of the needs of the army and navy.

Sound business must be sustained if the nation is to be insured against



economic instability. Furthermore, we ourselves must be sustained if we are to be kept efficient.

Pinching thrift that brings harm in its wake is to be avoided. If you do without certain necessary food your strength is impaired. If you do without warm clothing you pay a doctor's bill. Five cents on a street car may save you five dollars or five hundred dollars. The health of body and mind gained by proper recreation may be worth a great deal more than the money saved on the theatre-ticket or an automobile.

Sacrifice by any of us that means self-punishment would be ruinous in the long run; a starved mind or body, though it brought peace of soul, would not go far in contributing to win the war.

The kind of thrift that makes for serious depression in business activity and for personal inefficiency is wrong. Our supreme duty lies in keeping our affairs, our bodies and our minds vigorous and wholesome. If we are to have a long drain of war, and are to emerge triumphant, our country requires of us commercial and financial strength, and moral and physical strength as well.

So, then, we can afford no negative economy on the part of the American people. What we can afford is a curtailment of all unnecessary spending, and a wise and wasteful use of our resources. Waste is an economic offense; it is designed to have ill effect on the nation, and mischievous effect on the character of the waster.

Saving

In the period of the war there are two things to save. One is material. The other is money. Material not bought by a private citizen for his private use is left for use of the Government. Money saved by a private citizen, when material is not bought, and when that money is turned over to the Government, gives to the Government power to secure the material that is automatically released by the private citizen's saving.

Saving in war time is simply a diversion of the buying power of money from the individual to the Government. As a general proposition saving is a hard matter to define, for the application of the term involves certain contradictions. It is a familiar axiom that he who spends money wisely, saves, while he who saves money wisely, spends.

We cannot afford to argue against spending. The hoarder is a loss to the community and to himself. We can afford to argue for spending. Spending for the war. We need to save money when that means saving commodities.

Let us keep the distinction clear. Every dollar that is expended for any purpose is of course put in circulation. If it is paid for something needless it prevents so much labor or material or goods from being used for the nation's necessities. But if it is paid for something that is essential to the war it applies just so much

additional support toward the nation's necessities. A wise and courageous handling of the situation that confronts every man, woman and child of the nation will pay, both directly and indirectly. The curtailment of one's personal expenditures, when that transfers buying power from the individual has set for himself a healthier individual, benefits the Government, and benefits the people as a whole. For by the curtailment the individual has set for himself a healthier and saner standard of living. He has ceased competing with the Government in bidding for goods and for labor. He has rendered something for others.

Thus, by patriotic service, he has effectively served to enrich himself, to check the rise in prices, to cheapen the cost and speed the progress of the war, to reduce the need for tax levies and bond issues, and to make life less of a burden for his poorer neighbors.

The concentration of energy for winning the war is the highest motive that can dominate our lives today. With this thought before us, we can, therefore, properly reduce our material wants to a minimum. We can save on our table. We can make sure that our clothing is no longer serviceable before we purchase more. We can economize in coal and light. Exactly as we save will there be more food, cloth and fuel for the uses of war.

Work

The duty that rests upon each producer of the United States is to exert his greatest possible effort in turning out those things necessary for the war. What is required urgently is the product of our farms, mines and shops. We are not all farmers and miners. Nor are all of us mechanics. But we all have our part to play in conducting business energetically and in doing our utmost to bring about a speeding of the wheels of industry.

The duty of the farmer, the miner and the mechanic is clear — just as clear as the duty of the soldier and sailor daring all things in the trenches and the minefields. That duty is to labor with more zeal than ever before. Food, fuel and machines are the present-day staples of war, and America's ultimate success or failure lies in the plough, the pick and the lathe.

This fact does not for an instant, however, modify the duty of the railroad worker or steamship man, the merchant, the banker or the clerk. It enlarges it. Every human effort is necessary henceforward to bring about a right distribution of the commodities used in warfare, and to promote the facilities for producing more of those commodities. The sum total of America's finished products are released, from month to month, by the producers to the shipping men, the merchants and all the others, and the nation can afford no apathy on the part of these men in dealing with the responsibilities imposed upon them. An indifference to duty on the part of any one man engaged in commerce or

finance will serve directly to weaken the nation in the task it has undertaken.

So, then, we are all called upon to augment our efforts, and thus meet the demands of a situation bigger than any present vision can fully comprehend. Hard work will supply and properly distribute the goods needed in this emergency. Every nation that has gone to war has had to speed up labor. Men left at home have had to take the place of those drawn away. They have had to work longer hours, and work faster than before.

It is an unsupportable fallacy that the business of peace can go on as usual under the superimposed burden created by the war. It simply cannot be done. We haven't the machinery and labor, and cannot get them. Our work, then, must be directed with one constant aim before us: the aim to do our utmost to win the war.

Our chief characteristic, as Americans, is unbounded energy. Properly directed, that energy will enable the nation to devote every available atom of its resources to the purpose for which those resources are enlisted. Enthusiastic application of this energy, becoming sporadic when the enthusiasm wanes, will not do. A steady and persistent application, becoming increasingly intense as the need increases, will do splendidly.

The war is not a side issue. It is the biggest and most serious thing America has ever faced, and in the crisis we must keep that thought constantly before us. The cost of the war to the United States is calculated at more than a billion dollars a month. This means that in turning our energies to the manufacture of war indispensable, a billion dollars worth of labor and materials must be diverted regularly, every month, away from the gratification of our personal needs and desires. A billion dollars equals 30 per cent of the American people's monthly income.

Can we effectively divert so large a percentage of our income to war purpose without application of every possible ounce of effort and self-denial? Hardly.

The experience of other nations must become the example of the United States, none the less because we have no other source from whence to draw our economic strength than from ourselves. Every particle of food, every bit of clothing, every rifle, gun, cartridge and shell used by our men abroad must be supplied from the United States. Our's is a stern obligation, the surmounting of which requires the support of every American citizen.

The Goal

The muscle and money that turn the wheels of industry, that support the soldiers, and that will bring victory in the end, must come from the great mass of the people. The United States is rich in resources. It is rich in man-power. It is richest of all in

(Concluded on page 25)



GOALS IN BOOKKEEPING

By IRVING B. COBLEIGH

Director of Commercial Department, High School,
Burlington, Vermont

[Read before the Winooski Valley Teachers' Association, Montpelier, Feb. 1, 1918.]

Why do we teach bookkeeping? Is it because it is in the course? Do we teach pupils with the idea that they will become expert bookkeepers? Do we teach it as a bread and butter course, capable of yielding a dollars and cents return? Do we teach it as a course in logic, illustrative of the laws of cause and effect?

When I owned a business college I was inclined to minimize the bookkeeping and to accentuate stenography and typewriting. I imagine this is being done today. I am sure that in the school I represent the stenography and typewriting has been done more efficiently and has attracted more attention than has the bookkeeping. For some years I taught the bookkeeping, and the present instructors received most of their training under me, so I can quite easily place the blame for the present condition. For some time I had been cogitating on this condition, but the effort to place my ideas on paper has brought my meditations to a focus.

At the risk of being misunderstood, I will compare the subjects. Stenography and typewriting are largely dependent on the dictation. The work of the pupil is limited to accuracy of transcript and neatness of the page. The bookkeeper must make his own analysis. The general conditions are before him; he must interpret and enter them in such manner as to make a logical showing at the end of any business period, or at any time in such period.

Bookkeeping is taught less effectively because we are less appreciative of what it means. The average teacher of bookkeeping has probably had no practical experience. If that teacher has been employed in some phase of bookkeeping, the method is so different from the text-book method that the teacher fails to realize the relationship.

I wonder if we in Vermont have not commenced with the wrong idea of what teaching bookkeeping means? We at once commence double entry, thus implying some fair degree of technical skill before one can "keep books." Vermont is a farming state. The farmers have few accounts to keep, but they should be able to keep that few. I do not believe it is necessary for the average farmer to know how to make a trial balance, or that he should be necessarily instructed how to "close the ledger."

I am beginning to believe that we should commence with a definite training in individual accounts. Probably most of our bookkeeping teach-

ers have in their classes some one or more boys or girls who are engaged in some money-making project. If it be the keeping of a flock of poultry, teach that whatever the hens have cost should be put on the debtor side, and whatever they have lost should be put on the creditor side. If the debtor side is the larger, it will show that the project is losing money; if the creditor side is the larger, it indicates a profit.

Probably eighty per cent of the bookkeeping in Vermont is single entry. Probably fifty per cent of the bookkeeping will be single entry for the next twenty years. Why not aim to give those who will use it a little training in what is almost inevitable?

What more personal object lesson can there be than in a cash account? How many of you teachers keep a cash account? If you don't, why not? Is it because it gave you an unpleasant experience? What happened at the end of the month, when you summed up that account? How large was the item labelled "unaccounted?" Was the total for candy and sodas and movies and dances out of proportion? Isn't a cash account quite an active conscience?

The foregoing has not been done in Burlington, and I assume that it has not in your town. I will invite you to follow me in the traditional course of bookkeeping, at least as I am familiar with it.

We commence the fall in teaching double entry. That means that for every debit there is a corresponding credit—that everything must be entered twice. There are various angles from which bookkeeping may be approached. I will consider but one, that of the journal.

Journalizing really means establishing the relations of debit and credit, and includes the cash book, sales book and purchase book. The more advanced the work, the less we have to do with the journal as a separate book, but it is the basic principle of all books of original entry. After posting we get the trial balance.

In teaching bookkeeping, as in base ball, there are four goals or bases. Proper journalizing is the hit that will advance you to first base. Correct posting leads you to second base, and is usually the easiest base to make. Third base is reached when the trial balance crowns your efforts. Many a pupil feels "put out" before he reaches third base. While he is on third the coach should explain several things to him. That trial balance should be so analyzed that the pupil may see that the figures really represent something intelligible,—resources, liabilities, gains and losses. He should be able to recognize each of these elements. Having got his breath during this coaching, he is ready to try for home, that is, to make the statements, and close the ledger.

The above four bases constitute my goals for a year's work. I have always thought it was a modest amount, but I never taught a class in the high school that averaged a satisfactory per cent when the finals were given.

The second year we commence some harder sets, involving a division of the expenses, the use of controlling accounts, and quite a decent analysis of the trial balance. The loss and gain statement is much more elaborate, and careful closing of the ledger is imperative. At the end of two years the pupil is possessed of a few fundamental facts, but he is not a bookkeeper. It is a simple fact that nothing but fundamentals can be taught in a high school or business college. The difference between the details of conducting a life insurance business and that of the Central Vermont Railroad is so great that their books would not seem at all alike to the beginner; a granite business would form a third variation, a creamery the fourth, and so on.

Technically, I have stated the goals for which we strive. But there are larger goals in view, and certainly we in Burlington have not reached them.

More and more the school is recognized as a social center. I believe that is as it should be. What are we doing to foster that spirit? Why not have a night school in which the adults could come in to learn single entry bookkeeping, the use of carbon copy in recording orders and making out bills and receipts, how to make a billhead for their particular sales, the use of looseleaf ledgers, and especially how to keep track of the costs and returns of any particular farm enterprise?



IRVING V. COBLEIGH



"Old Mother Hubbard
Went to the cupboard
To get her poor dog a bone;
But when she got there,
The cupboard was bare,
And so the poor dog had none."

Can we teachers give a bone to the people of the community? Or is our cupboard bare?

Do the farmers and merchants of your town have confidence enough in you to ask you to help straighten out their books? If not, why not? Are we so densely ignorant they dare not trust us? How many of us are studying that we may really know a little of the world of business that we are supposed to interpret to the pupil in our charge? How many of us would be hopelessly floundering if by any chance the "key" should disappear? How many of us permit the pupil to feel that he is a bookkeeper when he has "finished the course"? How many of us encourage the graduating pupil to sell his text to the incoming pupil?

The educational authorities of the state of Vermont thought there would be a large number of teachers who would take advantage of a chance to review their bookkeeping and gain additional insights on the subject. In 1917 a course was offered in the summer school at the University of Vermont, covering the above. Just four teachers enrolled in that course, three of them from Burlington. Whether it was because the course was late in being announced, because of poor instruction or for what reason, the fact remained that with instruction free, there was no apparent interest.

Fellow teachers, you and I have just begun the study of bookkeeping. We should know, and our pupils should be told, that we are on the threshold of a great opportunity. Bookkeeping and accounting were never so important as today. Their importance will increase in the future. Vermont asks that the books of the several towns in the state be audited. That means that they must be kept better. It means a demand for competent men to audit those books. Already one of the commercial teachers of Vermont has qualified as auditor. This war has increased the necessity for better bookkeeping, because Uncle Sam is going to send his auditors around to inspect the accounts of firms and individuals in order to get the proper income tax returns. New ideas in bookkeeping are being introduced every day. Use a head to get ahead.

"The heights by great men reached
and kept
Were not attained by sudden flight.
But they, while their companions
slept,
Were toiling upward in the night."

"If you can fill each unforgiving
minute
With sixty seconds' worth of distance
run,
The world is yours and everything
that's in it,
And what is more, 'twill make a man
of you, my son."

"A block of marble caught the glance
Of Buonarroti's eyes
Which brightened in their solemn
depths
Like meteor lighted skies.
And one who stood beside him
listened,
Smiling as he heard:
For, "I will make an angel of it,"
Was the sculptor's word.

The mallet soon, and chisel sharp
The stubborn block assailed.
And blow by blow and pang
The prisoner unveiled.
A brow was lifted, high and pure,
The waking eyes outshone,
And as the master sharply wrought,
A smile broke through the stone.

Beneath the chisel's edge
The hair escaped in floating rings—
And plume by plume was slowly
freed
The sweep of half furled wings.
The graceful bust and shapely limbs
Their marble fetters shed
And where the shapeless block had
been
An angel stood instead."

Fellow teachers, can you see "power" in the future? Can you carve to the imaginary lines? Can you inspire those who are placed in your care to look above the trials of the present, to lives of influence and helpfulness?

STEPS TO VICTORY

(Concluded from page 23)

the spirit of its people. The people of the United States are awakening to their own great capabilities. Shown the need for supporting the war even beyond what they have already done, there can be no question of the response of the whole population.

Today the eyes of all mankind are directed upon us, "the eyes of the earth," as one of our statesmen has expressed it, "with hope and expectancy, the eyes of the military autocracy of Germany with outward contempt but inward fear."

Therefore, while carrying on the nation's war business at the highest possible speed, can there be any reason why we should not reduce our expenditure for things that do not promote efficiency in mind or body, and turn what we save into the Government purse? The man who believes in his country and in himself will find no hesitancy in making his reply.

Economy must be general, and all must save for victory as one man. All must work with a single object in view; the object of manifesting complete loyalty to and support of a noble

cause. There is no one so poor that he cannot do his part. Thrift is called the foundation of the power of nations; as such it is absolutely vital to the welfare of the American people.

We must be ungrudging in what we do, for if our most bitter war experiences are still to come, only thus shall we have prepared for them. It is a keen incentive we have for economy, for saving and for work.

We are pledged to keep this incentive constantly before us, to hold ourselves steadfastly to it. It is the incentive to win the war.

LAW

(Continued from page 28)

by statute, or specifically agreed to. As to repairs, if any are needed, the tenant making them can compel the others to contribute a proportionate share of the expense; but, if one makes improvements on the land, he cannot compel such contribution. The only advantage he might acquire would be that upon partition, he would probably receive the improved portion as his share, if such disposition of it would not be unjust to the others. Estates in common are dissolved either by agreement among the tenants, by parcel or deed, setting out respective portions by metes and bounds, or by a suit in equity. At common law, partition is made by the sheriff. A parcel portion to be effective must be followed by actual possession of the divided premises, by the persons to whom they are set apart. Such a partition is good against creditors, even though the party was insolvent when the partition was made. In equity, to effect the partition of such an estate, a commissioner or referee is usually appointed by the court, upon petition of one or more owners. He hears the allegations of the parties, and if a partition should be made, causes the tenant in common to make mutual conveyances to each other, and he may order them to pay money to equalize their shares, if circumstances require it. In cases where an actual division of the estate is impracticable, it is sold under the direction of the referee, and the proceeds divided among those entitled thereto. The remedy in equity is preferable, as being most complete. There are two species of estates in common which need separate mention. The first of these is an estate by the entirety. This is an estate given to a husband and wife in common, the husband having usually the right to receive the rents and profits, but neither having the right to dispose of it separately. The second is an estate in partnership. This results where real property is purchased out of partnership funds for partnership purposes and held by the partners in common. The partners are tenants in common of the property at law, but in equity the property will be held as personal estate held in trust for the purpose of the partnership.

(To be continued.)



CONNECTICUT BUSINESS EDUCATORS' 15th ANNUAL CONVENTION

Held in Bridgeport, Conn.

On Saturday, February 16, the members of the Connecticut Business Educators' Association held its 15th Annual Convention in the Sun Parlor of the Stratfield Hotel. This is the third time that Bridgeport has been the host of the association. It was the largest, best and most enthusiastic meeting in its history.

The association is doing an excellent work in the state, bringing together the teachers in both business colleges and commercial departments of high schools, thereby making a permanent place in the minds of all educators for work along business lines.

There was something doing every minute between 9:00 A. M. and 4:30 P. M. The meeting was opened by W. M. Bayliss, Pres. of the Association, promptly at 9:00 A. M., introducing as the first speaker Hon. Clifford B. Wilson, Mayor of Bridgeport, who gave the address of welcome, to which Mr. Nathan B. Stone, of Stone's Business College, New Haven, responded.

The speaker of the morning was Rev. Alexander Alison, Jr., who delivered an address on "Opportunities of the Present Crisis." Rev. Alison is an exceedingly pleasant speaker, and his address was a help and an inspiration to all present.

While Rev. Alison was speaking to the teachers and members in the Sun Parlor, across the Colonnade, under the direction of J. N. Kimball, of New York, the Typewriting contests were being held. Following Rev. Alison's address the Shorthand contests, under the direction of Edward H. Eldridge, of Simmons' College, Boston, was held in the Sun Parlor.

After the completion of this contest, the association adjourned to the Breakfast Room, where a splendid luncheon was served.

The after-dinner speaker was A. E. Lavery, who spoke on "Solemnity." Mr. Lavery is a very capable speaker and handled the subject in anything but a solemn manner.

Promptly at 2 o'clock the afternoon session began with an address by George S. Hawley, official stenographer for Fairfield County, who spoke on "Some Observations of a Court Reporter." He was followed by Mr. William P. Kirk, who spoke on "Business Ideals."

Judge Carl Fester, a prominent judge and lawyer of Bridgeport, delivered an address on "Patriotism, its teaching and practice."

While the speeches were being given in the Sun Parlor the contest papers were being corrected in the room across the Colonnade.

At the close of Mr. Foster's address the reports of the officers, committees,

etc., were heard. Following these the reports of the Typewriting contests were given by Mr. Kimball and prizes awarded; the reports of the Shorthand contests were given by Dr. Eldridge.

This concluded the program carried out by the association, and all went home feeling better for having attended the convention.

Mrs. M. R. Chapman, Secretary, Meriden, Connecticut.

RESULTS OF THE CONNECTICUT STATE CHAMPIONSHIP TYPEWRITING CONTEST

Held at Bridgeport, Conn. Feb. 16, 1918

Machine	Name	Gross	Errors	Penalty	Net Words	Words per Minute
Und.	Florence K. Fischer	1516	23	115	1401	93
Und.	Gertrude D. Wilke	1627	37	285	1342	89
Rem.	Emma Seibold	1398	32	160	1238	83
Wood.	Conrad A. Langner	1214	41	205	1009	67
Rem.	Emilie Stieber	1005	19	95	910	61
Rem.	Andrew L. Tackus	1579	136	680	899	60
Und.	Alta Ziegler	935	40	200	735	49
Und.	Helen Thompson	946	54	275	671	45

Name	School	City
Florence K. Fischer	Merchants & Bankers	Hartford, Conn.
Gertrude D. Wilke	Merchants & Bankers	Hartford, Conn.
Emma Seibold	Stone Business College	New Haven, Conn.
Conrad A. Langner	Stone Business College	New Haven, Conn.
Emilie Stieber	High School	Danbury, Conn.
Andrew L. Tackus	Gutchess College	Bridgeport, Conn.
Alta Ziegler	High School	Danbury, Conn.
Helen Thompson	Booth & Bayliss	Bridgeport, Conn.

CONNECTICUT SCHOOL CHAMPIONSHIP

Machine	Name	Gross	Errors	Penalty	Net Words	Words per Minute
Rem.	Emma Seibold	1398	32	160	1238	83
Und.	Amelia Wilke	1355	35	175	1180	79
Rem.	Anna Dorsch	1189	35	175	1014	68
Und.	Anna Jessen	1160	31	155	1005	67
Rem.	Frances L. Carr	1177	49	235	942	63
Und.	Martha Leonard	993	16	80	913	61
Royal	Gertrude M. Hickey	1139	48	240	899	60
Rem.	Lucile O. Lord	992	23	115	877	58
Und.	Mary Slotnick	991	34	170	821	55
Und.	Elizabeth H. Blake	945	30	150	795	53
Und.	Elsie Didsbury	1072	58	290	782	52
Rem.	Hazel Sperring	891	47	235	656	44
Rem.	Mary Taylor	945	69	345	600	40
Und.	Marie Emery	915	81	405	510	34
Und.	Leila Wells	873	94	470	403	27

Name	School	City
Emma Seibold	Stone Business College	New Haven, Conn.
Amelia Wilke	Merchants & Bankers	Hartford, Conn.
Anna Dorsch	Stone Business College	New Haven, Conn.
Anna Jessen	High School	E. Hartford, Conn.
Frances L. Carr	Waterbury Business College	Waterbury, Conn.
Martha Leonard	High School	Bridgeport, Conn.
Gertrude M. Hickey	Waterbury Business College	Waterbury, Conn.
Lucile O. Lord	Jewett Shorthand School	Norwich, Conn.
Mary Slotnick	High School	Bridgeport, Conn.
Elizabeth H. Blake	Booth & Bayliss	Bridgeport, Conn.
Elsie Didsbury	Booth & Bayliss	Bridgeport, Conn.
Hazel Sperring	High School	Waterbury, Conn.
Mary Taylor	High School	Waterbury, Conn.
Marie Emery	High School	Stratford, Conn.
Leila Wells	High School	Stratford, Conn.

SHORTHAND CONTEST

120 Words a Minute

		Errors	System
Marion Nuttall	Waterbury Business College	19	Sten.

100 Words a Minute

Marion Nuttall	Waterbury Business College	5	Sten.
(Excluded from this class because of winning in 120 Class)			
Frances Carr	Waterbury Business College	11	Gregg
George Krebs	Danbury Business Institute	16	Sten.
Amelia Wilke	Merchants' & Bankers' Bus. College	21	Gregg
Mary Smart	Stone Business College	26	Munson

80 Words a Minute

Lucille Lord	Jewett Shorthand School	2	Pitman
Frances Carr	Waterbury Business College	4	Gregg
Rachel Pickett	Booth & Bayliss	5	Graham
Olive Porter	Bristol High School	6	Gregg
Marion Nuttall	Waterbury Business College	7	Sten.
Amelia Wilke	Merchants' & Bankers' Bus. College	10	Gregg
Anna Thibault	Booth & Bayliss	11	Graham
Ruth Hanna	Bristol High School	11	Gregg
Mary Smart	Danbury Business Institute	11	Munson
George Krebs	Stone Business College	13	Sten.
Dorothy Cosic	Bristol High School	13	Gregg
John Sweeney	Waterbury Business College	14	Gregg
Lewis Di Zinno	Waterbury Business College	14	Gregg
Harold Moore	Stone Business College	16	Munson
James Torraca	Danbury Business Institute	26	Sten.
Josephine Teitter	Stratford High School	32	Gregg

COMMERCIAL LAW

J. H. ROBINSON
Pulaski Public Schools
Edinburg, Pa.

REAL ESTATE



There are certain incidents of life estates connected with the manner in which the tenant for life uses the property which have to be considered such as **Estovers, Emblements, Waste and Incumbrances.**

Estover is the right of the tenant to take wood of an estate for his own proper enjoyment. If he take fuel estovers for any one but himself it will constitute waste.

Waste. In its broadest sense waste is any act done to the free hold by the tenant in possession which changes the character of the inheritance.

At common law, it was formerly held that in order to constitute waste an act need not work any injury to the estate, but that if it changed the nature of the property to be transmitted even though it increased its value, it was still considered waste.

In the United States the law is less rigid and it is here held that an act does not constitute waste unless it causes an increase of the burden upon

the estate, diminishes its value, or tends to impair the evidences of title to it. There is said to be in this country no exception to the rule that an act must be prejudicial to the estate, in order to properly fall under this head. Waste is said to be **voluntary** when it consists in the doing of something which the tenant had no right to do, and **permissive** when it consists in his omission to do something which he ought to do. An instance of the former kind of waste is the cutting of valuable timber. The exhaustion of mines or the opening of new ones. And of the latter kind, letting a house go to ruin from lack of attention and repair. In cases of permissive waste, in order that the reversioner may recover, the property must have depreciated in value, but in cases of voluntary waste no depreciation in value is necessary to sustain the action, but the action must be prejudicial.

Estates are sometimes granted or devised by will "without impeachment of waste" which gives the tenant the right to commit waste; but a court of equity will always interfere to prevent an unconscionable abuse of even this privilege. For instance the tenant were to deliberately pull down the principle house upon the property. This is sometimes called equitable waste.

The most complete remedy against the commission of waste is by a suit in equity to obtain an injunction to prevent its continuance, and in this action compensation can also be had for past injury to the freehold. An act that would be waste is committed by the tenant is not so considered if caused by the act of God or the public enemy.

The matter of waste is now largely regulated by statute.

Emblements. If the tenancy is terminated unexpectedly by no fault of the tenant, he has the right of privilege to take away crops of his own planting. It applies only to **fractus industriales.**

In some places, by custom, an under-lessee has emblements where the principle tenant has not. The tenant is sometimes permitted to exercise a similar privilege, under the name of "away going crops." This includes the right to enter upon and cultivate the land and harvest the crops.

If an estate is charged with **encumbrances**, a life tenant is usually bound to pay the interest, but he is not bound to extinguish the debt. If the encumbrancer insists upon being paid, the life tenant is liable only for the probable interest he would have to pay, having regard to his chances of life. He must pay the taxes.

A Homestead Estate is a creation by statute and consists in the right to enjoy a certain specified quantity of lands occupied as a residence free from liability for debts. It is not strictly an estate, but a right of exemption attached to an estate. It extends generally to the head of a family, that is, one who is under a legal or moral duty to support those living with him. The amount of land exempted differs in different states, and in the same state more is allowed in the country than in the city. Some states fix it by area, some by value and some by both. It is usually provided that a husband cannot transfer a homestead estate without his wife's consent. On the death of the husband, in many states the wife succeeds to the homestead right, or even children during their minority. The statutes vary so widely that it would be impossible to consider them here in detail.

Estates as to Number of Owners.

As to the number of owners estates are divisible into four classes: (1) estates in severalty, (2) estates in joint tenancy, (3) estates in coparcenary, and (4) estates in common.

An Estate in Severalty is held by a single owner in his own right, without any person being joined with him in interest. All estates are supposed to be held in this way unless expressly declared to be otherwise. One special incident of this class of estates is the unrestricted power of alienation.

Joint Tenancy is one granted to two or more persons jointly, and is especially distinguished by the right of survivorship which attends it. It is attained by grant or purchase, never by act of law.

In a joint tenancy, there is said to be four unities, namely: those of **Interest, Time, Title and Possession**; that is, joint tenants all have the same interest, created at the same time, by the same interest. They are said to be seized **per my et per lout** ("for myself and for all") that is, each owns the whole upon the death



of one, the entire estate remains in the survivors. The acts of one for the benefit of the estate ensure to the advantage of all. They must all join and be formed in all litigation respecting the estate. There is no right of dower in a joint estate and it cannot be devised by will by any but the last survivor. Entry or seisin by one joint tenant is equivalent to entry or seisin by all. A joint tenancy may be severed by destroying any of the four unities. This may occur by act of law, for instance, by the merger of the estate in one owner or by survivorship; or by act of the parties; for instance, one party may grant his share to a stranger. In the case last mentioned, his grantee becomes a tenant in common with the other owners. A devise of his share by one joint tenant is inoperative. The usual way of destroying a joint tenancy is by partition. This is accomplished either by an action at law or a suit in equity, and its result is to secure the actual division of the property, or its sale and the division of the proceeds, among the several owners. Co-trustees holding the title to real estate for trust purposes are considered to be joint tenants in regard to it.

An Estate in Comparcenary is one which descends jointly from the ancestor to two or more persons. This estate does not exist in the United States. It arose in England at common law when the heirs were all females; or, being males, took equally by a custom called *gavelkind*, and the bulk of the property did not pass to the eldest son by an estate tail, in the usual manner. The co-heirs are called *parceners*. They have all the unities except that of time, but there is no right of survivorship. Under circumstances which would create such an estate at common law in England, the parties here would be tenants in common.

An Estate in Common is one held by several distinct titles, but with unity of possession. It may be created by deed, by will, by descent or by construction of law. The latter occurs when a joint tenancy is destroyed. Curtesy and dower are had in such estates. Each tenant (the term being here used in the sense of "owner") has the right to dispose of his share, but cannot convey a distinct portion of it by metes and bounds. No one of the tenants in common has a right to dedicate a portion of the estate to the public, or to create an easement over it, and occupation of the estate by one tenant is considered to be occupation of all. Tenants in common are liable to each other for waste or for any misuse of the common property, but not for trespass. They are bound to account to each other for rents or profits received from the estate according to the amount of their respective interests; but no tenant is liable to pay rent for his own use of the estate unless this is prescribed

POINTERS TO AND FROM TEACHERS

THE IMPORTANCE OF HAND-WRITING — LEGIBLE OR ILLEGIBLE

We are very apt, in a professional way, to look forward rather than backward; to look up the ascent which we are endeavoring to climb rather than to turn our faces back and look down the incline. We admire the excellence of professional penmen. We may even envy their skill. But our faces are then turned forward and upward. An ideal, or higher standard, may be the secret of our success. But how few penmen are willing and ready to look down the slope to the unskilled or illegible writer.

We are told that there are many soldiers in the service of Uncle Sam today who are not able to write a letter to their friends at home. We do not mean to lessen the value of their service. Certainly we cannot question their patriotism. We honor them as we do all other brave and true Americans who have answered the call of their country. But how important does a plain, legible handwriting seem to them now.

A year ago I was interested in learning how illegible handwriting was affecting the work of our Post Office Department. The post offices in some of our large cities spend thousands of dollars annually in the time actually wasted in deciphering illegible addresses, or in paying extra clerks to keep the mail moving regularly, not to mention the loss to the business public occasioned by the delay in letters which should have been delivered promptly. By corresponding with some of the postmasters in various parts of the country, I received some very interesting statistics. In the Division of Dead Letters, Washington, D. C., there were received in one year 10,839,890 undelivered letters and parcels. The First Assistant Postmaster General writes: "It is impossible to indicate the number of these letters and parcels that failed of delivery because of illegibility in address, but it may be safely stated that a considerable portion of them would have been delivered if the addresses had been clearly inscribed." San Francisco, California, reports: "About ten hopelessly illegible letters are received here daily. From twelve to fifteen letters that cause much trouble are received daily." Chicago, Illinois, states: "This office receives about 235,000 letters annually with addresses that are illegible." New York City summarizes: "During the year 829,670 domestic letters, the addresses of which were insufficient, incorrect or illegible, were treated at the New York Post Office. Of this number the addresses on 460,000 were corrected by the employees of this office, 273,670 were returned to the senders because of their 'card' appearing on

the envelope, and 94,000 were forwarded to the Division of Dead Letters. No record is kept of those which are absolutely illegible because of the writing, but it is estimated that about 2,000 of the number forwarded to the Division of Dead Letters were illegible." Philadelphia, Pennsylvania, Post Office employs six "Nixie Clerks" to decipher and correct poorly addressed mail.

A printer told me that he always added \$2.00 to an order worth \$30.00 which a certain business man placed with him. This extra charge was made for the time it took his help to decipher the handwriting. That means that the business man pays a good rate of interest on the amount of every job of printing done for him because his writing is illegible. To the estimate of another man's printing is always added two days' time for two men to decipher the writing on the manuscript.

John Wanamaker, the famous New York and Philadelphia merchant, in giving his opinion of the demand for good penmanship, writes: "The man or woman who writes a clear, legible hand has a distinct advantage in applying for a position or retaining one already secured. Many people fail to secure the attention their cause (whatever it may be) deserves, simply because their handwriting is not easily deciphered. Even the general use of typewriting machines does not excuse poor or careless penmanship, as the latter is often the only means of forming an opinion as to the characteristics of the writer."

Handwriting is not going out of use, as is often presupposed. Legible handwriting is not only demanded today but also has its use. Illegible handwriting has come into disfavor. You will find daily newspapers that request every advertisement to be typewritten before it is sent in. Many teachers of penmanship, and business and professional men and women will point out the fact that a good handwriting was one of the strong "drawing cards" in bringing success to this or that person. One good reason why so much illegible writing is found today, is that penmanship is seldom encouraged in the home. A mother will spend much time in training her child to speak; but when the child is old enough to learn to write, she permits some one else to perform this important. The Mother Tongue finds expression in both written and oral form. Also, until we stop our mad rush in business, stop exceeding the speed limit in writing, we may expect to pay the price through losses due to illegible handwriting.

C. P. EBERHART,
White Plains High School,
White Plains, N. Y.



Splendid Research on Vital Question

At Los Angeles, Cal., by Students of
the Los Angeles Normal School.

RESULTS ARE SUBMITTED

Penmanship and its Relation to Lower Grades Handled Concisely.

Some time ago, Mr. Austin asked his Penmanship II classes to write on the subject: "Resolved, That penmanship should not be taught in the first and second grades." The class members were given the option of choosing either the affirmative or negative. They were also given the option of including the third grade in the question. After the regular classes had finished with the question, it was taken up by a class of teachers who are at the present time engaged in the Los Angeles City School system, and other schools near Los Angeles. The careful reader will readily see that whether or not writing should be taught in the third grade is an open question in the minds of many of the writers.

The history of the races shows that other means of communication were used long before written language was developed. The child passes through a development similar to that of the races; therefore writing is not natural to the child. The child's first movement is a conscious movement. A free movement is not the result of conscious effort. His first two years of writing should be a sort of picture writing so as to prevent cramped hands, fingers and movement—or rather that freedom of movement may be developed.

Mary E. Thompson says: "Since writing involves very complex and finely co-ordinated movements requiring control of the fingers, hand and arm, the child is not physiologically fitted to write until the ninth or tenth year at least."

In the child's endeavor to secure form, he grasps the pen incorrectly and his writing is cramped. He comes to the third grade with bad habits well established, and the teacher has to begin over and under very difficult conditions. While his writing is being developed in the third grade, he can meet all emergencies by the use of letter and number cards.

The big thing for the child at this time is to learn to read. He should devote his time to this subject rather than writing, a subject which he can take up later to much better advantage.

In writing, motor specialization is involved. No movement requires finer co-ordination in the history of man. Writing makes a physical confinement necessary. The bad effects are: myopia, and nervous disorders. Again, the child's powers ripen in a

rather definite order. At seven, the child's brain activity is sensory and motor but not central. Our increasing knowledge of a child's mind, his muscular and nervous systems, and his special senses, bring to use the conclusion that this subject does not belong to the first and second grades, and that our present program which rests upon an accidental rather than a psychological basis should be recognized and changed to meet the child's needs and capabilities.

Dr. Bryan has proved that the shoulder grows more slowly, the elbow slightly faster, and the wrist and fingers very much more rapidly. For these reasons it is much easier for the child to use finger movement than it is for him to use arm movement. The period of nascency for the fingers does not come before the tenth year. Spelling and writing are both the tools of language and should be taken up together, after the child has learned to read. Prof. Brooks says: "To try to crowd before the elementary habits are sufficiently mastered to make safe the taking of a forward step, or to fail to perfect the elemental associations which must be combined to form the higher and more direct method of writing, is fatal to progress or interest."

Writing requires the use of 500 or more muscles. A child at the age of six or seven cannot sit still, and writing requires that one sit still.

Start the child in the third grade at a time when he can be started right. The mind can attend to but one thing at a time, so why thrust upon the beginner the new word form, its thought content and its formation all at once. Let him become familiar with the former before attempting to write the symbol. That language work in the second grade should be oral for the writing habit has not yet become well enough established to permit the child to write without thinking how to form the letters, and while doing this, he cannot have in his mind the thought of the story. The one act will inhibit the other.

Writing consists of rapid and precise movement, and therefore requires the use of the finer or accessory muscles. These muscles are not developed in the primary child. The child should be given ample opportunity to develop his fundamental muscles first. All work in the primary grades should center around the child's interest and should be concrete in character and full of meaning. Abstract letter forms are meaningless and foreign to primary children. Motion picture writing should be encouraged in these grades. It consists of rhythm and motion and portrays ideas which correspond to the experiences of the children. It also forms the basis for actual letter forms. The transition at the end of the second or third year makes the letter forms an easy

and natural process. We shall thus break up bad habits which have become so thoroughly grounded in the early attempt to teach writing when the child was both physically and mentally unfit for it.

Muscular control and co-ordination between hand and eye has not become established. Space perception is also vague at this time. The child may be taught to read much script at this period, and by the time he should be taught writing, he will have a perfect conception of letter forms. It is a penmanship tragedy to make a child use writing for busy work. The classes are too large for a teacher to guide each hand so early. The task of supervision is an impossible one.

In holding the pen, the thumb, first and second fingers hold the pen, and are separated (?) from the fourth and fifth fingers. This is an artificial position of the hand for the child, for he does not grasp objects in this way. He would naturally grasp a thing in his finger tips. Health demands good posture and the child does not sit still; one must, to write well. Gesell aptly says: "That handwriting is one of the latest and highest achievements of man. The rudiments of handwriting are found in the playful scribbling of the children. The pedagogy of penmanship must recognize the genetic background of penmanship. It is necessary to make connection with his own stock of concrete mental images. Trying to make children write legibly has a sad record behind it. They are not only very often injured in their health, but they learn to hate writing for life."

Note: Comment by teachers of penmanship and teachers in the education departments is invited.

M. E. AUSTIN.

A. M. Mery, penmanship teacher in The Barnes Commercial School, Denver, Colo., evidently keeps his class overflowing with enthusiasm, if we may judge from the number of subscriptions he sends us. A recent club numbered one hundred and twenty-five subscriptions. A teacher must be intensely interested in his work before he can instill great enthusiasm in his pupils. Success to Mr. Mery in his good work.

J. Lee Owens, who for the past four years has served as superintendent of the Iron City College of Pittsburgh, has resigned his position with that institution and has engaged in Public Accounting work in Pittsburgh. Mr. Owens has been a good supporter of the Business Educator for a good many years and states that it is his intention to continue to keep in touch with the Business Educator and its publishers. Public Accounting is today a great and growing work, and we doubt not that Mr. Owens will achieve much success in his new line of work.



Professional Educational Vocabulary

Suggestive Definitions Humorously Presented

WALTER S. READ, Lyons & Carnahan, Publishers, Chicago, Ill.

We present the following with more than usual pleasure, well aware that the editor of the B. E. is as guilty as anyone.—[EDITOR.]

Aspirant for honors should thoroughly familiarize himself with the following words and train himself in their glib use. Meaning is of little importance as few persons will be able to check you upon this, but no particular harm will result from learning their meanings in a general way, if no time be lost in an endeavor to be too precise.

Syllabus. This word means **outline**. Be careful, however, never to say "outline," as "syllabus" is much more **dis tong gay**.

Semester. No twentieth century educator ever says "term." Think how it would sound.

Educator. Of course, if you want to be just a teacher, it's your own business. But ambition should be made of sterner stuff.

Financing an enterprise. In the old days when a new enterprise was begun, it was usually necessary to "raise the money." Nobody who is anybody ever does such a plebeian thing nowadays. A man can make a touch nowadays with an air of conferring a favor upon the poor boob who is permitted to assist in "financing the enterprise."

Imprest account. When an educator focalizes upon accounting, he finds he is in an especially fertile field. The subject is so new that few know all the new words in it. You can sometimes walk right up to the man who is keeping the petty cash and fluster him greatly by talking loftily about his "Imprest account." Never hesitate to do this even though you could not keep the account yourself—chances are he won't ask you to.

Focalize. One of the most resonant words in the language, for educators. *Verbum sat sapienti.*

Art forms. This is another splendid phrase, and so beautifully elastic. Can be used in almost any connection, and the user is almost always safe because it has as many evits as entrances.

Function (v. intr.). This is another safe word for wide and general use as a verb. One who does not use it frequently can hardly be said to make the fullest use of his opportunities.

Entrepreneur. This is a splendid word for the efficiency engineer. Such a man has to make a living. What word can be better utilized for this laudable purpose than "entrepreneur?"

Efficiency Engineer. Did you get that in the last definition? "Systematizer" was a good expression in its day, as compared to the old fashioned words indicating some sort of special clerk, but even **systematizer** is pale and anemic beside **efficiency engineer**.

Conference. No true educator will ever hold a "discussion" or a "meeting." Where two or three educators are gathered together, it is always a **conference**—and they never fail to "touch shoulders."

Divisional Conferences. The word **conference**, standing alone, has proved so soul-satisfying, that many ramifications of it may be safely devised.

Standardization. This is really a good word, denoting as it does the ultimate purposes of surveys, questionnaires, and mental measurement tests.

Propaganda. A public movement. A good word because it may be used either as flattery or in derision. If in derision, accent it in speech, or put quotation marks around it in writing.

Content (S). Means something like **contents**, but leaving the **s** off adds to it in some way. I don't pretend to understand wherein the improvement lies, but nevertheless I advise its use without the **s**.

Intensive. Opposite to **broad**. Try to show by using the two words together, that you understand the distinction.

Apperceptive material. A good expression indicating that when you went to college you studied psychology.

Fundamental Concepts. Another good expression. Its use indicates that you were the best in your class in psychology at college.

In the Reflex. Another good expression in psychology. Its use indicates that you were asked by your psychology teacher at college to take his chair, as he could teach you nothing more.

Subconscious processes. Almost as good as "in the reflex."

Commercial Institute. A business college de luxe.

School Band. A picture of all the school and some of the town boys all holding borrowed instruments. Used in the school's advertising literature.

Tutorial. Not half bad. It adds a dignity to individual instruction that it never had before.

Exhaustive. Said of all "conferences" among "educators."

Wider interests. Can be used any time in answer to impertinent queries as to the practical advantages of some proposed plan. Just say that the plan serves "the wider interests." Broader is almost as good but has been "somewhat commonized."

Psycho. Any derivative formed with this prefix can be relied on in a pinch.

Social Values. See what is said above as to "wider interests."

Group Relationships. This phrase can almost be used as a passport to the highest educational circles. Don't overlook it.

Co-ordinate. Whether used as an adjective or as a verb this is good. Remember to accent the last syllable and use the long **a** when it is a verb. A mistake here would be fatal.

Thesis. For years an essay by a collegian has been known as a **thesis** in the best circles. I advise the use of this word on all occasions except when asking the city editor for a salaried job.

Monograph. This is the same as a monologue, only it is written. The idea is that no one can stop you. It is a splendid plan to get one out, if you can get it published at the expense of the State University.

Clinic. A critical monograph. This definition is serious.

Research Work. When you want to study at the expense of the tax payers, this expression will go far toward helping your proposition get by.

Brochure. There is as much difference between a brochure and a pamphlet as there is between \$200.00 and \$100.00, as many a printer's bill will testify.

Promotion Literature. Here we get a little out of the purely educational. This enlightened phrase has helped many a poor printer to get better prices for his advertising circulars.



Data. This word is almost *passé*, but it still preferable to information, statistics, or memoranda, because it can be used for any one of the three and permits the hearer to put his own construction upon its meaning. If he constructs wrong, he loses the thread of thought, and at once becomes impressed with the learning of one whose meaning he cannot follow.

Extension. This word helps wonderfully to maintain the distinction between a proletarian correspondence course and a University extension forward movement.

Apprehend. Used for *think* by a member of the club. An investigation covering the field. Isn't it strange that Moses got along so well compiling his statistics without this word?

Questionnaire. A list of questions. This word conveys the same idea of affluence that the word millionaire conveys. It's a dandy. Don't forget it.

Generic. Rollo, take your father's advice, and learn in your youth the value to you of this and similar orotund expressions.

To you as an educator, such words are as "the grand old flag" to the spellbinding politician, or "meet your mother in the skies" to the Salvation Army captain.

Mental measurements. Examinations, being sometimes difficult, are disapproved of by the children, who nowadays must be pleased at all costs. Mental measurements take their place. This is a grand idea.

Broad. Resonant, orotund, magnificent! Used five times on one page in a University announcement before me.

Curriculum. Especially grand in the plural—*curricula*. Never make the mistake of calling this a course of study.

Self-conscious. Cannot be defined, but may be used as follows: "The movement has become self-conscious in many terms."

Socialize. To motivate through appeal to the social experience—
But why continue?

The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 5

GOOD PARAGRAPHING MAKES LETTERS FORCEFUL Some Suggestions for Correspondents

As modern business has progressed it has increased in volume until today we dare not send letters as long or in such massed form as those sent out by our predecessors. The business letter today is read rapidly, often only glanced through; the eye runs down the page catching the outstanding words and phrases—skipping from paragraph to paragraph—looking always for the key to the whole.

Alert correspondents are eager to find new and better methods of letter-writing. They are anxious to find advantages that will give their letters a more favorable hearing than those of their competitors. One of the biggest advantages is a display form that makes it possible for the reader to grasp the message quickly and easily.

Paragraphing aids your reader to gather the message of your letter rapidly. It makes the reading easier for him because it breaks up the solid mass of type and allows the brain to rest, and one thought to fix itself before going on to the next. Your reader can run through your letter more rapidly and yet get a definite impression of everything you wish to tell him.

Through your separate paragraphs he should see logical progress from one idea to another. If the whole message is in one paragraph he has trouble seeing where one idea leaves off and the other begins. Never present two important thoughts to your reader without giving his mind warn-

ing that one is finished and the other is about to come.

A white space between these two ideas serves as an ideal signal for him to prepare for a new thought. The white space tells him to be careful, for what is to follow is not mere repetition of what he has just read, but something important that he should know. Therefore, he skips nothing because he wants to know what this new group of sentences is all about. A busy man would soon become fatigued if each letter written to him was massed into one paragraph. The following brings out the advantages of breaking a letter up into paragraphs. It is difficult even in this short letter to grasp the thought easily and rapidly:

"Gentlemen:

On January 15 we sent you our order No. 12613 for 50 Silvertown Cord tires. A copy of the order is enclosed. Please notice that it calls definitely for tires having a diameter of 38 inches. These tires were shipped by you on January 20 and reached us the 24th. We were surprised to find that in about one-quarter of the shipment the diameter of the tires is not in accordance with our specifications. To be exact 12 tires were found to be only 34 inches in diameter. Evidently these 12 tires were shipped in error and we are holding them subject to your directions. As we have an urgent need for all of the tires originally called for we request immediate shipment of an additional 12 with dimensions indicated in our order.

Yours very truly,"

The main subject of this letter is the correction of an incorrect shipment. But there are three distinct sub-headings and each should be placed in a separate paragraph:

1. We sent you an order.
2. The goods were received but were not in accordance with the order.
3. Please correct the error.

If each of the sub-headings had been given a separate paragraph, the letter could have been read faster and the reader would have been given a much clearer idea regarding the subject discussed:

"Gentlemen:

On January 15 we sent you our order No. 12613 for 50 Silvertown Cord tires. A copy of the order is

enclosed. Please notice that it calls definitely for tires having a diameter of 38 inches.

"These tires were shipped by you on January 20 and reached us the 24th. We were surprised to find that in about one-quarter of the shipment the diameter of the tires is not in accordance with our specifications. To be exact 12 tires were found to be only 34 inches in diameter.

"Evidently these 12 tires were shipped in error and we are holding them subject to your directions. As we have an urgent need for all of the tires originally called for we request immediate shipment of an additional 12 with dimensions indicated in your order. Yours very truly,"

Logical thinking is essential to the most effective kind of paragraphing. Judicious paragraphing is only possible when there is a plan. A business letter should discuss only one subject, but the one subject may have many phases. If the writer has these phases well in mind he is less likely to fall into the error of discussing his facts in a haphazard and rambling manner. Dealing with one point at a time, he is more certain to arrange these points in a coherent, logical and convenient order. Too much cannot be said in praise of the paragraph as a means of marking the logical progress of thought through the different divisions of a subject.

Specific directions about paragraphing cannot be given. Every letter of any length has certain aspects relating to the one general subject. These aspects should be marked by paragraphs. Paragraphing should be done unconsciously and not according to rule. It is a good idea to think in paragraphs and not in letters. The only definite thing to remember is that all letters are written around one general subject, and this one subject can usually be broken up into sub-headings. Paragraph each sub-heading.

There is a strong modern tendency towards the use of the short paragraph. This tendency is no doubt due to the stress and speed of modern business. The short paragraph is a strong measure but it has its disadvantages.

The correspondent who continually uses short paragraphs is certain to make his letters monotonous in tone and style. He also runs the danger of

making his letters sound too aggressive and curt. Short paragraphs often antagonize when they should conciliate, and startle when they should invite calmness. The single sentence paragraph especially should be used sparingly.

Every possible effort should be made to have letters inviting and easy to read. From the many ill-arranged, poorly worded, stereotyped letters that customers receive make yours stand out and win their attention. The unbroken page means a tired eye and a tired eye means an unresponsive mind. The paragraph is a most useful method of getting your customer's attention and stimulating him into action.

IF I WERE A PRINCIPAL

If I were a principal, I would want to know something of the value of handwriting socially and commercially. I would want to know something of the value a business man placed upon a good handwriting, and I would want to know to what extent a graceful handwriting assisted in expression of thought and saving of effort in social correspondence.

My impression is that a business man prizes a good handwriting above any other one thing taught in our schools, because it concretely illustrates efficiency in co-ordinating head and hand work. I further believe that socially a good handwriting is always considered an asset and never a liability.

If I were a principal, upon entering a school room in primary, intermediate, or high schools, I would endeavor to note posture of the class in its relation to health and efficiency. If bodies were reasonably straight I would conclude that the teacher was safeguarding health, and if hands were gliding upon the fingers while writing rather than lying limp on the side or with pen gripped in vice-like vicious manner, I would conclude that she appreciated the value of efficiency in this day and age of conservation and service.

If I were a principal and I found health and efficiency being well promoted, I would say so, but if not, I would endeavor to suggest that they be given attention, and I would give instruction as to the essentials of attainment and of their importance.

If I were a principal, I would note both the form and the manner of the writing of the pupils with the view of discovering whether it was written with ease and read in the same manner. In other words, I would look into both the form and movement of the writing, endeavoring to look at it from the standpoint of both writer and reader. To that end, I would see if the teaching of writing during the writing lesson was done intelligently and skillfully, and I would then look well into the general manuscript work of the class to discover whether they were applying the position, the movement, and the form being taught in the writing lesson.

If I were a principal and I saw a teacher teaching one way or one thing and the pupils writing another way or another thing, I would conclude that the teacher had not taught correctly or sufficiently. Many teachers teach at a thing, but never succeed in teaching the thing.

If I were a principal, I would look carefully into the materials supplied the pupils, whether they were suitable and of the quality to encourage rather than to discourage. Poor pens, ink and paper are a stumbling block to excellence. Tablets that are used as files or wastebaskets are wasteful and slipshod. Hard and short lead pencils do more to create heavy touch and demoralize pen holding than all other things combined, and frequently they undo the work of the teacher completely. Pencils should be used sparingly, and they should be reasonably soft and long.

If I were a principal, I would do what I could to stimulate the right mental attitude on the part of the teacher and the pupils, and I would do what I could to encourage good physical and mechanical conditions for the performance of all written work. The proof of the writing pudding is in the way the pupils express themselves in written form, for writing needs to be taught as a language rather than as a fine art, and therefore the need of teaching it as a part of expression.

If I were a principal, I would encourage and even train my teachers to go over spelling papers and compositions from time to time with red ink to show error and the correct way. Concrete criticism and suggestions are not fault finding, but instead, helpful. Specific help develops a consciousness in penmanship just as surely as in spelling and arithmetic. The teacher who does not know and who cannot do the necessary things in teaching writing should qualify or not attempt to teach the art and act of written speech.

If I were a principal, I would grade and have my teachers grade upon the things taught,—position, form and movement,—in all written work and not merely upon the work done in the writing lesson.

If I were a principal, I would look after the handwriting personally, or I would delegate the best writer and teacher to take charge of the written work in the building. In other words, if I lacked the ability to supervise the work efficiently, I would select some one to give it attention, for unless some one looks after it some teachers will lay down, so to speak, and thus undo the work of the previous year, for children are apt backsliders in penmanship.

If I were a principal, I would do my best to encourage oral rather than written work in the primary grades. I would encourage concise, unmistakable written work in the grammar grades, aiming to secure quality of thought and clearness of expression rather than voluminous

expression and scribbling. It is well to keep in mind that "Writing maketh the exact man." The primary function of writing is twofold, to express thought across distance farther than the voice can carry and to record thought for a longer time than the voice may last. There is much writing being executed in school work that neither distance nor time justifies, and which could be performed in much less time by tongue than pen. Even though I am a penmanship specialist, I recognize after all that the spoken word is of first importance and that writing is of second importance. Nevertheless, there are times when the written word far outweighs the spoken word, and therefore handwriting should be promoted to supplement rather than supplant oral work. On the other hand, oral work should be promoted early in school life when ears need training, rather than the finer and more technical mechanical movements of the hand, which involve eye, nerve and muscle strain.

EDITOR.

Miss Mollie Stinson, recently with the Drake School, East Orange, N. J., is now with the Scudder School, New York City, teaching shorthand and typewriting.

Miss Dora E. Johnston, of Cleveland, recently took charge of the shorthand work of Bay Path Institute, Springfield, Mass.

Miss S. Ada Rice, who has been in charge of the commercial work of the Haddonfield, N. J., High School, is now teaching commercial branches at the Temple University, Philadelphia.

Miss Ethel I. Bradbury, of Woodland, Me., is a new commercial teacher in the Deering High School, Portland, Me.

Mr. Henry, O. Wood, of New York City, has taken charge of the commercial department of the Albuquerque, N. M., Business College, of which J. D. Henderson, last year with the Rider-Moore & Stewart School, Trenton, N. J., is now the principal, in the absence of the owner, J. E. Goodell, who is with the army as an officer.

Miss Nathalie Upton, who has been in charge of the commercial work of the Turners Falls, Mass., High School, has taken a similar position in the Andover, Mass., High School.

George Robinson is superintendent of studies in the Middleton School, Brooklyn, N. Y. Mr. Robinson formerly had a school at Torrington, Conn.

Ivan S. Ahlgren, last year with the Neptune High School, Ocean Grove, N. J., has recently taken a position as head of the commercial work of the Lawrence, Long Island, High School.

Frank C. Phillips, for several years at the head of the commercial work of the Derby, Conn., High School, and during the last year principal of that school, has recently accepted a position as head of the commercial work of the Rutland, Vt., High School.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A Man by the Name of Smith.

Just plain Smith,—Donald A., not "Smyth," nor the more aristocratic "Smythe," just Smith. Don't look in the city directory to see where he lives, because if you happen to live in New York or Chicago, you would have to wade through a hundred pages of Smiths. There are five pages of them right



here in Holyoke, but this man was a little out of the ordinary, so much so that I am going to tell you his story this month, and tell it as a lesson to those young men who want to get rich quick, and who cannot realize that Rome was not built in 24 hours; for the benefit of young men who are impatient, if after getting a position at \$10.00 a week, and showing proficiency, they are not the next year invited to take full charge of the business. Smith—Donald A., was a Scotchman, born in the ancient town of Forres. It was near this ancient town that on a blasted, storm withered health, Macbeth, the bloody Thane of Cawdor, met the three weird sisters singing their witches' song: "Double, Double, toil and trouble, Fire burn and cauldron bubble."

Mr. MacBeth got into lots of trouble because of his meeting with these witches. Female witches often do get men into lots of trouble; if you don't believe it, read that cheerful drama. Well, young Smith got the education that a Scotch boy does get from the village school master. Scotland is the best educated country in the world, for those old Scotch village school masters who took snuff and Scotch whiskey freely, could fit a boy for college, and they read Latin and Greek better than they did English, and spoke it far better, for you or I would have difficulty in understanding the broad Scotch of a Highlander. When young Smith was about 17, he went to London on the advice of his uncle, who got him a position in the Canadas, where he entered the service of the Hudson Bay Company at Lachine, which lies just above Montreal.

Now, the Hudson Bay Company was organized by Prince Rupert, that Gallant German adventurer, who had done brave service in the time of Charles I, Rupert of the Rhine, the dashing cavalry leader, who led a troop of German mercenaries who were shivered to pieces by Cromwell's Ironsides at the battle of Naseby. When Cromwell died and Charles II came back, Prince Rupert suggested that something was due

him for his services to Charles I, he who was made a head shorter for high treason. Charles II was always willing to give away anything that was good for nothing, especially if it belonged to somebody else, so he gave Rupert the right to trade with the Indians, in all the territory lying around the Hudson Bay, and that meant all Canada, which was only slightly explored at that time, and the French claimed that it belonged to them anyway. In the 200 years that followed there came to be the powerful Hudson Bay Company, which controlled the fur trade of the Canadas, and Canada was rich in furs. Sir George Simpson was the governor of the Hudson Bay Company. A rough old despot was Sir George, and he didn't like the looks of young Smith, who was little above medium height, of fresh complexion, very light sandy hair and blue-gray, sharp, Scottish eyes. His features were large and he looked like a young man of resolution and courage, but his manners were too gentle to suit gruff Sir George, who thought him rather a sissy. He was polite, especially in the presence of ladies, all women were ladies to him. Smith worked for two or three years as a clerk around the offices at Lachine and then, one morning, he was told the governor wished to see him and Sir George told him he would go as assistant to the factory at Tadoussac, where the wild Saguenay River, sweeping down from the mountains of the north, empties into the St. Lawrence. The governor said: "It is now Monday, you will leave by the Quebec stage Wednesday." Other clerks sympathized over his promotion, for they knew he was likely to remain at Tadoussac for years. They told him there was a mean officer in charge, the provisions were bad, and furs were scarce; the only advantage lay in the plentiful supply of seals and salmon from the Gulf. The youth had hard work getting to his new post. Young men who grumble when they set out on a business trip for the house from New York to Buffalo without a seat in the drawing room car or a section in the sleeper would not have liked this 300 miles journey with baggage carried in a pack on the back. But he got there and spent seven years in the delightful company of fur traders, French "Couriers du Bois" and the Montagnais Indians. With the possible exception of a few of the fur traders, those people never took a bath except when by accident they fell into the river. Young Smith was sent out on all kinds of missions, especially to buy choice furs, and learned thoroughly the fur buying business, and the business of trading with the Indians, who were a shiftless lot. If they killed a moose, an elk or a caribou they at once called in the family and ate up every scrap of it, no matter if it was the only caribou likely to be shot that season. They were either gorged or starving all the time. The furs at

first taken by the Hudson Bay Company were the beaver, and these beaver furs were not used, as now, in making muffs and toques and jackets. Furs were not so fashionable 70 years ago. The furs were used in making hats. If you have ever seen a play of the period, such a drama, for instance, as "The School of Scandal," the tall hats worn by the Beau Brummels of that period, the high bell crown like the silk hats of today were made of the beaver, but fur hats went out of fashion and silk hats took their place, and now the beaver is scarce and very expensive. The most valuable fur taken by the Hudson Bay Company was that of the black fox, which was worth in the fur country as much as \$50.00 to \$100.00, and in London four times as much. Then came the silver gray fox, the blue fox, the red fox, and there were the sable, the ermine, the otter and the mink.

The Indians trapped these fur-bearing animals and brought in their pack of furs and exchanged them for powder and bullets and clothing and whiskey made out of raw alcohol. Very profitable was the business, very rich was the Hudson Bay Company, and Donald Smith had been for ten years in its services when he got his second promotion. Smith was a powerful young man, 25 years old, when he finished his apprenticeship at Tadoussac. He was never much of a hunter and couldn't ride a horse worth a cent, but on snow shoes and in canoe or over the forest trails, he was tireless and developed great shrewdness as a trader.

Back Woods Diplomacy

Young men who think politeness to common people is not worth while, might be interested in the story of how Donald Smith got his first black fox skin. A half-breed trapper, with his family, had a shack, 20 miles from the post. This half-breed had a quarrel with the factor, and refused to sell his furs at the trading post, intending to take them to Quebec. It was known that he had some beautiful furs in his possession, two black fox skins among them; and Smith was sent out to get those furs. He reached the hut of the half-breed about nightfall after a tramp of 20 miles, and was received gruffly. He made himself at home, helped the squaw to get supper, chopped up some wood for the fire; all Indian husbands are too strong to work, and leave that kind of business for the squaw. He told them stories of what was going on outside, and the gossip of other trappers along the river, gave the squaw a brass bosom pin and a red handkerchief and the half-breed some tobacco, and fairly set the children wild with some colored pictures with paste on the back of them, which were very popular at that time. To make himself still more popular, he had put some barley sugar candies in his pocket when he left the post, and these completely



captured the woman and her children. He went to bed at night, never mentioning a word about furs, got up the next morning, built a fire, went down to the river and caught some fish for breakfast, and then shouldered his pack ready to start on his way up the river, where he was to visit another trapper.

As he started to leave, the astonished half-breed cried out: "Ain't you going to buy my furs?" "Oh!" said Smith, "do you want to sell them?" If they are right I will buy them," and he did buy them, paying the trapper a fair price for the magnificent skins and making him a friend for life or as long as he stayed at Tadoussac.

On Stormy Laborator

The young man got his promotion in a rather singular manner. The fierce salt winds blowing in from the Gulf, and the blinding glare of snow, with zero temperature were very bad for the eyes, and young Smith became half blind. His eyes were badly inflamed, and he had written to headquarters for permission to go to Montreal for treatment, but had received no reply to his many letters, and an old Indian medicine man told him he would soon be totally blind. Alarmed by this opinion, he finally set out without permission to Montreal. He reached the city about 8 o'clock in the evening. He was so blinded that he could not find his way to the company headquarters of Sir George Simpson. You will remember that old Sir George was not very fond of young Smith, whom he considered a bit of a sissy because he occasionally took off his hat to a lady or didn't spit on the floor. When he reported to Sir George, the first remark was: "What are you doing up here without permission?" Smith said: "I am going blind, and you have paid no attention to my letters." "Going blind!" said Sir George, "well, we will see about that," and he immediately sent for the company physician, who examined young Smith's eyes and said they were badly inflamed, but he would give him some medicine that would relieve them. "Any danger of his going blind?" asked Sir George. "Not the slightest," said the doctor. "Young man, you will be reported for leaving your post without permission, and I will give you just a half hour to start to your new station at Eskimo Bay, Labrador, where you will find a place waiting for you," and he marched out of the room. Eskimo Bay, by the way, was the most undesirable station of the Hudson Bay Company, located far north on rocky ice-bound Labrador, where, when the thermometer gets higher than 40 degrees below zero, the inhabitants put on their "Palm Beach Suits" and where the missionaries don't preach hell as a hot place, for the inhabitants would all want to go. "What did you say to him?" said a friend, speaking to Donald Smith, many years later. "What would you have said to him?"

said Smith. "I would have told him to go to hell and take Eskimo Bay with him." "I had a notion to do so myself, but I thought if he had the nerve to send me half blind to that 'God-forsaken place,' I had the nerve to go there, and I did go, and after one of the Indian guides had died from exhaustion the other guide and I hung him up in a tree to keep the wolves from eating his body, and I got there and stayed nearly 10 years." Another lesson to some of the young men of the present day who are worried if they do not get promotion once in three months or are asked to go out in the rain on the business of the house.

A Hard Apprenticeship

Smith had served 10 years apprenticeship. There were not many of the conveniences of life, no trolley cars running around Tadoussac, no pleasure boats in the wild, deep, dark Saguenay, no telephone, no electric lights, and the mails were very irregular. I mean the "mails," not the "males," for they were regular enough. Their habits were bad all the time. The Indians had a curious way of sending letters. When a Montagnais wanted to send a letter to another Indian near Quebec, he wrote it on a piece of birch bark. Just a few characters. For instance, he drew a picture of a man with a broad grin on his face to indicate that he had broken his whiskey bottle, rolled up the bark, tied a piece of string around it and hung it on a branch of a tree when he had got as far as he cared to go towards Quebec. It might hang there a week or two and some other Indian who was going towards Quebec would take that letter and carry it as far as he went and hang it on another tree, and so, in the course of a few months, it might reach Quebec. You see Mr. Smith's evenings were rather dull, but he read a good deal, the Bible, Shakespeare, and solid books.

Eskimo Bay

It was to the Hudson Bay post at Eskimo Bay that Donald Smith came as chief clerk and soon afterwards as factor, and there the man showed the metal of which he was made. The Indians of Labrador were even less attractive than the Montagnais of the Saguenay. There were two tribes—the Nascopies in the south and the Eskimo in the north. The Eskimo never took a bath or changed his clothes, and he lived on seal blubber and fish in an igloo made from mud, stones and ice, and heated by burning fish oil. The ventilation of these igloos left much to be desired, and smallpox and other filth diseases killed off a great many of the people every year. The Nascopies were a more attractive looking race of people. They were tall and alert savages and the men were greatly given to dress, wearing beautifully embroidered buckskin garments, gay colored handkerchiefs and everything they could get in the shape of ornaments.

They were expert fishermen, hunters and trappers, and did a good deal of business at the trading posts. Their customs were decidedly primitive. Each man married as many wives as he could support, and when members of the family became too old to care for themselves they didn't send them to the Old Folks' Home or to the Poor House, but just knocked them in the head and buried them out in the family graveyard. The head of the family was the executioner. A method, on the whole, rather preferable to sending an old man or an old woman to the Poor House. When a member of the tribe was ill enough not to journey with the rest of the tribe they went off and left him or her, especially her, to get well or die just as it happened. Smith and a friend were out on the trail one day in search of game when they saw what looked like a pile of furs under a scrub tree by the side of the trail. Pulling aside the furs, they found under them a beautiful Indian maiden, 16 or 18 years old. She had been taken ill and left by the trail to die or to get well. Smith took the girl up in his arms and carried her back to the trading post, where she was treated for her ailment and recovered. I wish I could weave a beautiful Minnehaha or Pocahontas romance out of this incident, but I can't do it.

The girl, like the rest of the tribe, had never taken a bath, had lived on fish and blubber and roomed in an igloo, and Smith said that he didn't get rid of the odor of that Indian maiden for many moons and the other men around the trading post chafed him unmercifully about the fair burden he had carried in his arms from the trail.

(Concluded in May B. E.)

Mr. Lee A. Wolfard, for several years at the head of the commercial work of the Casper, Wyoming, High School, and during the last year principal of that school, has recently been appointed as commercial teacher in the New Mexico Normal University, at Las Vegas.

Mr. James E. Brown, of Boise, Idaho, is now at the head of the commercial department of The Capital City Commercial College, Madison, Wis. Mr. Brown is an exceptionally fine penman whose work we hope to present in our columns in due course of time. The C. C. C. is a prosperous progressive institution, doing its bit in the interest of efficiency in war or peace.

J. A. Elston, formerly of Canton, Mo., who has long been known to the penmanship profession, is now in the drafting room of the Osborn Manufacturing Company, Cleveland, Ohio. We acknowledge receipt of specimens of his penmanship, blue print work, etc., which he has sent us from time to time for some months past. No doubt Mr. Elston now finds his ability to letter and write well of much value to him.



Summer Normal Session

For commercial teachers who wish to keep in advance of their profession, the Summer Normal Session of Gregg School offers exclusive advantages. While instruction is given in elementary, intermediate, and advanced Gregg Shorthand, special stress is laid on methods of teaching these and other allied business subjects.

Gregg Normal Training is practically indispensable to one about to enter the commercial teaching field. To the experienced teacher it means new ideas and methods that will make teaching easier, more resultful, and incidentally, add dollars to the salary check.

The demand for teachers of Gregg Shorthand and related subjects has been tremendous during the past eight months. It is constantly increasing and indications are that unless hundreds of men and women qualify between now and fall, the commercial work in our public and private schools will suffer for lack of teachers. The training of young men and women to carry on the business activities of the nation is absolutely essential to the successful carrying on of all the activities of war and peace. The need for teachers is imperative.

The expert department which gives intensive speed work for court reporting and for the higher speed tests in Civil Service, also, the class for teachers of other systems who are changing to Gregg Shorthand have proved particularly helpful.

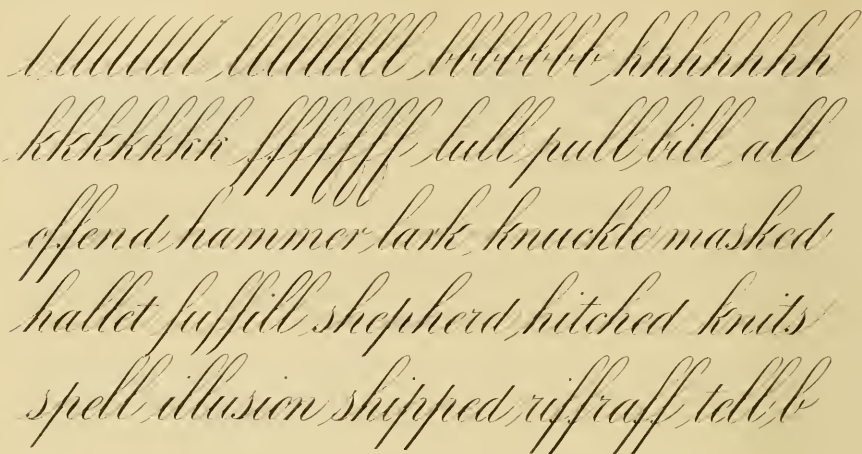
The 1918 summer session begins July one and continues six weeks. Plan now to come to Chicago this summer and be assured of profitable employment and at the same time you will be rendering a very great service to your community. Write today for illustrated catalogue and a copy of the Normal announcement.

GREGG SCHOOL

Department B. E.

6 North Michigan Ave.

Chicago, Ill.



ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

Lesson No. 7

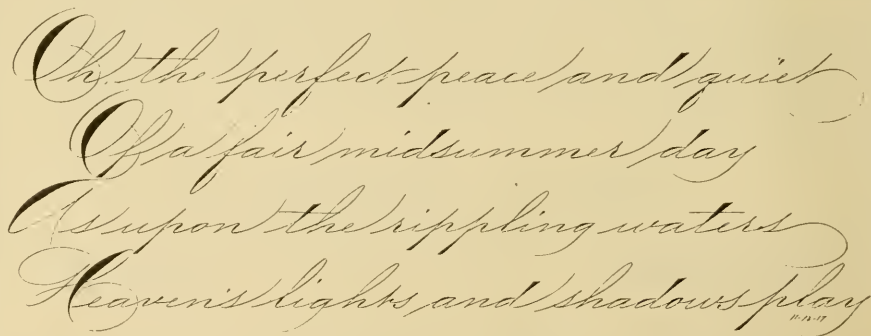
In this lesson we present the upper loop letters, which are beautiful, difficult and very important. While they are given as three space loops in this lesson, they should be shortened or lengthened to fit the space. Sometimes the loops can be made only two spaces high or twice the size of **i** in order to crowd in all the words desired written on a given space. Start the shade up high in order to get firm looking letters.

Remember that the **l** is an extended **i** and that the turn in **l** should be round and full the same as in **i** and **u**. Watch the blind loop on **b**, and study the curves on both sides of the loop. Raise the pen at the base line always for fine work.

The second part of **h** is the same as the last part of **n**. It should be as heavy as the first part. The second part of **k** needs special study. It is higher than the minimum letters. Notice the slant. The little dot on **k, i, v**, etc., should be neat and as thick as the shaded strokes. A good variety of words is given to practice upon. Study them carefully, and pick out the words or parts of words which appeal to you and imitate them.

A page of roundhand must be good in general qualities like slant, spacing and heft of line to look well.

It takes about as much studying of forms as practice to learn. One must know the forms thoroughly before he can hope to make them with a pen.



H. S. Hutzel, Coraopolis, Pa., High School

THE WRITING LESSON

Circular No. 3

The object of the writing lesson is to improve the pupil's daily writing. All teachers should keep this constantly in mind and when by the close of the school year pupils will find it a pleasure to write legibly and rapidly with a good, free arm movement.

The lesson must be planned with a central idea in view—that is, some point which is to be improved upon. This point may be the slant of down strokes, the curve of up strokes, spacing, form of some family group of letters, etc. It may be necessary to change drills to hold the pupils' interest—yet the one central idea must be kept before pupils until some improvement is noticed.

A drill on movement should precede every writing lesson. It should have some direct bearing upon the principle involved in the lesson. However, a movement drill is of benefit only when the child is in the correct writing position. If the child is allowed to make movement drills or letter forms without any idea of the correct forms, scribbling will be the result, and is a waste of time to teachers and pupils.

The writing class should be conducted under thorough discipline, all pupils giving the very best attention to explanations, etc. Insist on the greatest care, first, last and at all times. Be sure that the child has the form of the letter firmly impressed upon his mind, as the child must think good forms before good forms will be produced. It is now the teacher's duty to train the pupils to make these forms—the movement being fairly rapid.

The form of a letter is studied by writing the letter singly; but after form is learned, practice writing the letter in words and sentences.

ARTHUR J. BECKER,

Supervisor of Writing.

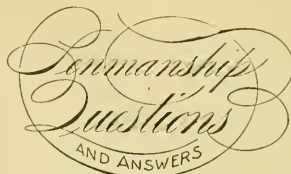
Salt Lake City, Utah,
January 26th, 1918.



Mr. A. B. Cox, penman and commercial teacher in Strayer's Business College, Washington, D. C., was born on a farm near Chatham, Louisiana, where he attended school and worked on the farm until seventeen years of age. After a couple of years in a lumber camp in 1911 he entered the Bowling Green, Ky., Business University, completing a two years' course and teaching part of the time. He then went with the Monroe, Wis., Business Institute, and from there to the Commercial Department of the LaJunta, Colo., High School, where he supervised writing on the side.

Mr. Cox is a fine penman, a practical and enthusiastic teacher of penmanship, and a substantial friend of the Business Educator. Being comparatively young and ambitious, and possessing a likable personality and good health and habits, his success is but beginning.

M. N. Fitzgerald, Supervisor of Writing, Warren, Ohio, Public Schools, is certainly stirring up a lot of enthusiasm among the pupils and teachers of that place. Recently, Miss Winona Hemphill, of the Warren Junior High School, ordered us to send the Business Educator to eighty of her pupils.



1. Can ornate writing be done as rapidly as business writing?
2. Should the hand be held in the same position as in business writing?
3. Can t's and d's be made square on top with an oblique holder without retouching?

J. W. NICHOLAS.

1. Ornate writing can not be done as rapidly as business writing, because it needs to be done more accurately and consequently more carefully. This does not mean that it should and need be done slowly or in a labored manner, but rather that it should be done freely rather than rapidly. Of course the capitals need to be dashed off with considerable quickness and all other letters and strokes need to be made with sufficient freedom to insure gracefulness, smoothness and delicacy of line.

2. The pen and hand should be held in approximately the same position as for business writing. If the position you now are in the habit of using is not suited to ornate writing, you will do well to adjust it to meet the needs of ornamental as well as of business writing.

3. Small t's and d's can be made square on top with an oblique holder without retouching, but as a rule nearly all penmen retouch them. It probably takes more effort to make them without retouching than by retouching.—[Editor.]

A. M. Farlow is securing fine work in penmanship from his pupils in the Virgil Intermediate School and the Polytechnic Evening High School, Los Angeles, Calif. Twenty-one of his pupils were recently awarded certificates.

The struggle of to-day is not altogether for to-day—it is for a vast future.

D. E. Knowles, Hughes High School, Cincinnati



Caryl Moyer, formerly of North Tonawanda, N. Y., a student in The Zanerian College of Penmanship, Columbus, Ohio, during 1915-16, was a passenger on the ill-fated Tuscania. A letter from Mr. Moyer under date of February 13th states that he was fortunate enough to reach the northern coast of Ireland none the worse for his experience excepting a smashed thumb. Mr. Moyer was in training as an aviator at Kelley Field near San Antonio, Texas, before starting for France, where he is at present, being a member of the 158th Aero Squadron, American Expeditionary Force. May he fare well in his work at the front and return with no greater injury.

Jennie Shepherd, Joseph, Oregon, High School, is getting good results from the pupils of that school.

L. L. Fields, Louisville, Ill., has been awarded a B. E. Professional Certificate, which means that he is getting well up in the penmanship field as far as skill is concerned.

St. Francis School, Sacramento, Calif., is securing very practical results in handwriting. All of the nine specimens submitted by Sister M. Stephen measured up to the Certificate standard.

M. Otero Colmenero, San Juan, P. R., the well-known penman and advertiser in the Business Educator, recently favored us with a number of well-written cards, signatures, etc. We hope that he is succeeding in building up a very good business as a card writer and penman, for his work is of such a grade as to entitle him to the patronage of all who admire fine penmanship.

Mr. V. L. Beckstrand, penman in the Gem State Business College, Idaho Falls, Idaho, writes an excellent hand and inspires many of his pupils to write well.

COMMERCIAL AND SHORTHAND TEACHERS WANTED

THIRTY business colleges forming the New England Business College Association employ many teachers of Shorthand and Business Subjects. Several good positions are now open. No fee for registering; no commission if employed. File full information with
GEO. P. LORO, President, Box 452, Salem, Mass.

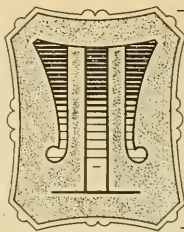
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Wanted Experienced male instructor Rowe bookkeeping, penmanship, arithmetic, commercial law; must be expert penman; strong all-round man desired. Salary in keeping; 12 months, two weeks vacation on pay. Address PACIFIC COAST, care Business Educator, Columbus, Ohio.

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With every one dollar order for my inks I will send free one set of ornamental capitals or one beautiful flourished bird executed with white and gold ink on blue paper SATIN GLOSS, the world's best glossy ink 4 oz bottle, 50 cts. NONSUCH, the ink with the brown line and black shade, same price.

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A good Commercial School, for CASH. Address
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The utility of shorttyped notes as a permanent record to be referred to by anyone who is familiar with the system is a demonstrated fact.

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Recommends college and normal graduates, specialists, and other teachers to colleges and schools.

The agency receives many calls for commercial teachers from public and private schools and business colleges.
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Pitman teacher, Florida college, \$1200; all round commercial man, State University, central state, \$2500; Higher Accountancy teacher, large Northwestern school, liberal salary; Gregg and Bookkeeping teacher, Northern normal school, \$1000; Pennsylvania high school, \$1,600; and scores of other places which are to be desired, at salaries ranging from \$800 to \$1800. These are only a small percentage of the multitude of positions that must be filled before September. We urge prompt communication with us!

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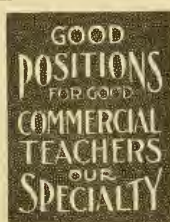
Teachers with Foresight

Among the teachers who have kept their registration active with us, we have sent, since January 1, one lady to Utica, N. Y., at \$135; one man to New Mexico State Normal University at \$2,000; one man to Lawrence, N. Y., High School at \$1400; one man to Rutland, Vt., High School at \$1600; one man to a Middlewestern Commercial School at \$1700—not to mention the smaller ones; nor the scores we had to let go for lack of good candidates.

Every mail is bringing September openings. Shall you be one of the beneficiaries? We are ready. "Opportunity waits for no man."

The NATIONAL COMMERCIAL TEACHERS' AGENCY

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Wanted—Commercial Teachers!

\$800 to \$2,500!

THERE is an urgent war-time demand for Commercial Teachers. Hundreds of September openings will be listed with us. This may be your opportunity of a lifetime to get exactly what you want. Positions filled in every section of the country. Write us your needs today.

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 James B. Blosier,
 Columbus, O.
 Friends,
 I am mailing you
 this as a fair specimen of my style
 of ornamental penmanship.
 Hoping that it will please
 you I am
 Yours sincerely,
 R. B. Guillard.

Mr. Guillard is now "Somewhere"

BUSINESS LETTER WRITING Taught in Ten Lessons

The commercial world offers YOU big opportunities. You can become an expert letter-writer in ten weeks and qualify for a high salaried job. Send \$1 for first Lesson or write for facts. Satisfaction guaranteed. **PUFFER & WALSH, 120 Greenfield St., Buffalo, N.Y.**



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ZANER & BLOSER COMPANY,

Columbus, Ohio



Mr. A. M. Mery, the enthusiastic teacher of penmanship and other commercial subjects in The Barnes Commercial School, Denver, Colo., is a native of Illinois.

In due course of time, he found his way to Denver and into the school in which he is now a teacher. His work as a student was so eminently satisfactory and his disposition so genial that he was engaged upon the completion of his courses to assist in teaching, he having had a couple of years' experience teaching in public schools.

About six years ago he returned to his old home, Baden, Ill., for one whom he persuaded to become Mrs. Mery. As a result, they have two bouncing boys who are helping to put two r's in the name and thus to add to the merry Mery household.

He is a young man of sterling character, versatile as to talent, a public speaker of more than usual ability, salesmanship qualities well developed, and a prince in the school room. He has the peculiar ability of winning the respect and affection of the students and yet maintaining a high grade of discipline.

"I want to say right here and now that you are able to execute penmanship equal to the best. The degree of control you possess is, indeed, marvelous. Your work is wonderfully accurate and just as artistic."—F. W. TAMBLYN. Let me show you right here and now that I can do what Mr. Tamblin says. 25c will do. 12 cards and a specimen for your scrap book. DO IT NOW! Maybe the COLORS need me tomorrow.

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I can make a good penman of you at home during spare time. Write for my free book, "How to Become a Good Penman." It contains specimens and tells how others mastered penmanship by my method. Your name will be elegantly written on a card if you enclose stamp.

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Using the $\frac{3}{8}$ " flat brush for the Italic letters presented is the first application of the brush to so-called "Single Stroke" lettering. Here is a real "speed" alphabet and has many uses in the sign writing line. You will find that with the flat brush you can complete a piece of lettering in about the same length of time you would use to outline it with the other brush.

The student would do well to use the slant guide lines on a 75 degree angle until his position of brush and hand become established for this particular alphabet.

By working the elementary strokes first you will readily see how parts of letters are composed of these same strokes without any change or modification.

Mr. E. M. Barler of Llano, Texas, died on February 10th after a brief illness. He was born in 1876, married in 1908 to Miss Mina Vaden, who, with a son, survives.

For some time he has been engaged in business in Houston, Texas, but most of his life was spent where he was born. He was a man of many parts and was held in high esteem by all who knew him. He was unusually modest and was a faithful professing Christian.

In addition to his business experience, he did considerable literary work, and possessed an inventive turn, having secured several valuable patents.

In 1897, he attended and graduated in The Zanerian, having quickly evolved into one of America's most skillful penmen. His talents, therefore, were artistic as well as literary, and inventive as well as commercial. The world is the poorer for his passing, but the richer for his having lived in it, and for having achieved so much and helped to cheer so many.

Alfred Nicholls, Supt. Public Schools, Osceola Twp., Dollar Bay, Mich., sent us a package of specimens from his pupils which surely show that this city is receiving good supervision, for the work is of a high grade in both form and movement.



I teach rapid, tireless
Business Writing
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The Business Educator

— Elementary Strokes

— Elementary Strokes —

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Do You Want **FINE PENMAN?**

If so, write to W. A. Schmidt

Crrds 20c doz. 50 card ssame name at 65c.
Agents Wanted. Address

W. A. Schmidt, Rocky Mount, N. C.

Engrossing and Card Writing

are my specialties. Were you satisfied with your last year's diplomas, and the price you paid to have them filled in? Write for samples and prices. 12 cards, plain or fancy, 25c.

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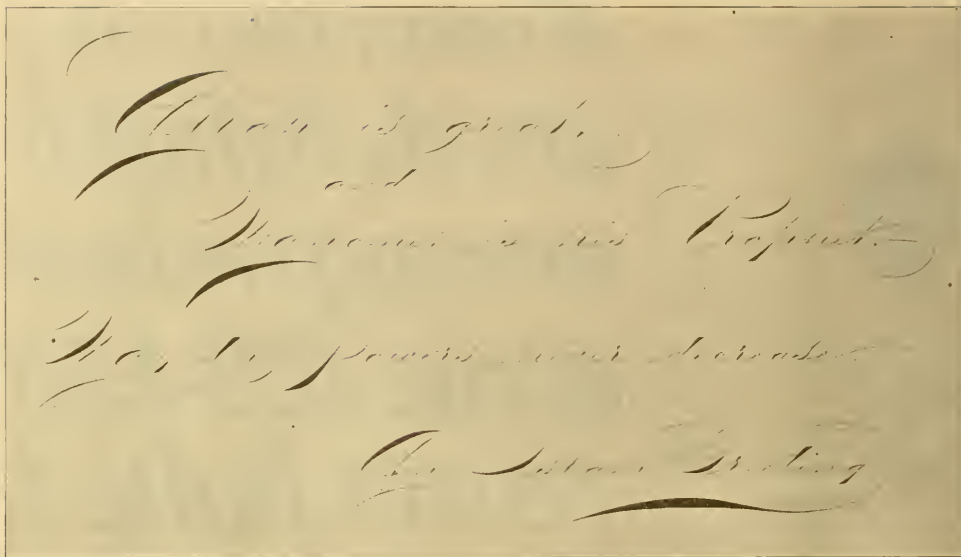
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is just off the press. Everyone interested in engrossing will want a copy of this book. It is a revised edition of New Zanerian Alphabets, to which has been added many new alphabets and elaborate full page specimens. It is worth many times the price to all who are ambitious in this line of work and desire the best in the way of copies and instruction. It contains some of the best engrossing from Brown, Costello, etc., with a wealth of material for the beginner or master.

Sent by mail, postpaid, for \$2.00

ZANER & BLOSER COMPANY

Penmanship Publishers
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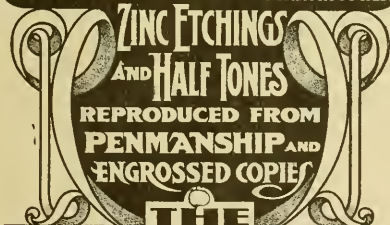
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By H. L. Darner, Pittsburgh, Pa.

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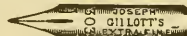
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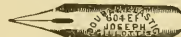
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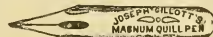
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Card Writers are "cleaning up" selling Our Flag Cards. Send for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McBECK & BASHOR, 3 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

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30 Written Cards 50c 60 Written Cards 90c

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The practical designer and engrosser of today must qualify to furnish whatever best suits the taste and special needs of his customer, and while he should be ready to give a customer the benefit of his experience, he should not insist on selling him what he does not want. The tactful engrosser can nearly always size up individual tastes, after conversing with a person, and having done this, he is in position to proceed with the order with a definite understanding of details of design and finish best suited for the customer.

That design or drawing that pleased everybody has never been made; highly decorated work pleases some, and plain, dignified designs suit others better, hence, it takes all kinds of designs to suit all classes of people.

Cover. Lay off space on cardboard about 10x18 inches, then pencil in roughly to obtain proper balance and proportions. The decorative initial "D" will require much careful study. The curves must be full of grace and symmetry to be most pleasing. The four words, "Artistic Designing and Engraving" were penciled in detail and then inked. Use waterproof India ink for all kinds of drawing and lettering. Outline scroll work with a No. 5 broad pen. The lettering should be uniform in height and spacing. The smaller lettering is the engraving style and was written with a No. 3 broad pen.

Tinting. A mixture of Payne's gray, Lamp black and a very little Hooker's green, No. 3, gives a very pleasing gray with a greenish tone. As previously explained, two brushes will be necessary, one for color and the other moistened with clean water for blending. First carry a pale wash over entire surface of panel, carefully working around scroll work and initials. After first wash is perfectly dry add a much deeper tone around initials "D & E". These letters will now stand out in bold relief. Very pale washes must be used on initial "D & E". The tone values must be studied very critically and while we can offer suggestions, the student should remember that the effect is governed by light and dark washes, and govern himself accordingly. Again the half-tone engraving is rather flat, and the greater part of the pleasing color values of the original drawing are lost in the reproduction. Use Chinese white in a clean pen for retouching lettering and scroll work. This is the most elaborate design we



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BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

Scientific Business College Soliciting, by Martin D. Zimmerman. Published by the Great Eastern Salesmanship Bureau. This book is sold exclusively by Zaner & Bloser Publishing Co., Columbus, Ohio. Cloth cover, 138 pages. Price \$2.00.

Some of the more important chapters treated in this book will give you an idea of its true worth. The Business College Solicitor; How to Get a Line on Prospects; How to Arrange Your Route; How Often to Visit Prospects; The First Call; Meeting the Prospect; Gaining Attention; Arousing Interest; Talking to Convince and Persuade; The Psychological Moment; Signing up the Prospect; Seventy-five Things to be Thought of in Preparing a Selling Talk; Argumentation, Its Value and When to Use It. Other interesting subjects are also treated with the view of assisting the business college solicitors, or persons who are preparing to become solicitors. The untrained solicitor will find in this book information that has required many years of study and experience to secure.

Seven Speed Secrets of Expert Typing, by Ernest G. Wiese and Harold H. Smith. Published by Harold H. Smith, Pullman, Washington, Box 62, College Station. Paper cover, 39 pages. Price 50c, postpaid. Special discount in quantities.

"Seven Speed Secrets" is a supplementary text for beginners and advanced typists desiring to correct their technique and gain skill. A scientific explanation of the methods employed by experts, with special exercises for the ambitious typist.

It represents a complete departure from the convention method of teaching typing; and must be regarded as a text to be studied—not a series of exercises to be practiced over and over again with or without supervision. The only way to better the average poor results in typing is to develop the intelligence as well as the eyes and fingers of the pupil.

Increased skill in typing spells greater efficiency and pay for every typewriter user.

The course has been arranged in such a way that it develops fundamental skill by means of intensive, concentrated effort on the keyboard drills given in speed secrets. Then a minimum of speed and accuracy are acquired by writing competitive tests, before an opportunity is afforded to learn habits of unevenness, hesitation and in accuracy which are the natural concomitants of writing constantly variably letter and commercial forms.

When finally these forms are reached the student writes through them in less time than by the old method, because he now has more skill. The ultimate result is more efficiency, more skill, less waste motion and time.

Advertising and Selling Practice, by John B. Opdycke, formerly instructor in English in the High School of Commerce, New York City, 230 pages; bound in standard crimson vellum cloth. Price \$1.25 net. Published by A. W. Shaw Co., Chicago, New York.

Mr. Opdycke takes up some of the principles of advertising and selling and explains the policies and methods that pay best in merchandising, giving a careful analysis of the fields and kinds of advertising and salesmanship.

The origin of advertising and how modern advertising and selling developed are explained.

The book contains well selected illustrations, which help to guide the student in a practical helpful manner.

The problems at the end of each chapter not only cover the text matter, but also require the student to think for himself.

In addition, the book contains a very comprehensive bibliography on advertising and selling.

Practical Efficiency

Practical knowledge and practical acquirements are the Keys that unlock the Avenue to Success, in this busy, war-convulsed period. Practical Text-Books teach with the most satisfactory results, the quickest route to preparedness for Victory, in battle with the "Problems of Life".

While a student is in training, the right text-book is a most important factor in school equipment; just as the right weapon is to the soldier, when he goes "Over the Top". He needs the best when he needs any.

Teach your students the right methods first. Do not let them spend valuable time in forgetting the things learned "about right".

Our catalogue and price-list will interest you; our books for examination will interest you more. Our method of introduction and exchange without confusion will appeal to you. The catalogue is free. Send for it.

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WRITE A BETTER SIGNATURE



I show you how in 12 different styles of your signature (on cards) written in my finest hand. You will be delighted and there is no doubt that you will find one style that you will wish to adopt. The charge is small, 25c. Wrap a quarter in a piece of paper and enclose with your order. Will also send you a set of my capitals. Address

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If your dealer does not supply these inks, send to
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271 NINTH ST. BROOKLYN, N. Y.



The regular Zanerian Summer School opens July 1st and continues to August 24th. However, students may enroll at any time. Plan to spend as much of the summer in the Zanerian as possible, securing the latest and best in the way of instruction in penmanship, methods of teaching, etc., thus preparing yourself for a larger position.

The American Penman

The Leading Magazine Devoted to Commercial Education and Penmanship. Beautifully Illustrated.

Contains graded lessons in business writing, engrossing, ornamental writing and text lettering; Articles on Business English, Commercial Law, Accounting, Natural Laws of Business, School News, Personal News, Educational Business News.

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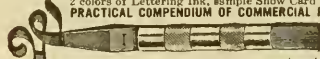
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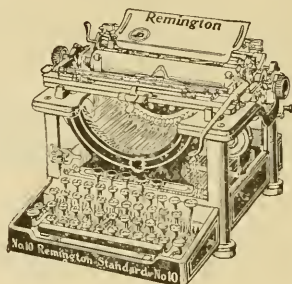
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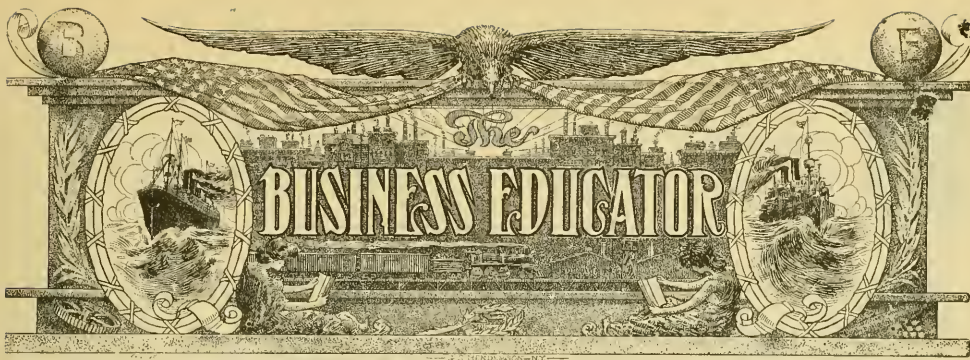
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The BUSINESS EDUCATOR

VOLUME XXIII

COLUMBUS, OHIO, MAY, 1918

NUMBER IX

The BUSINESS EDUCATOR

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Two Editions. The Teachers' Professional Edition contains 40 pages, 8 pages of which are devoted to Accounting, Finance, Mathematics, English, Law, Typewriting, Advertising, Conventions, etc., and Departments specially suited to the needs of teachers, principals and proprietors.

The Students' Penmanship Edition contains 32 pages and is the same as the Professional Edition, less the 8 pages devoted to commercial subjects. This edition is specially suited to students in Commercial, Public and Private schools, and contains all of the Penmanship, Engrossing, Pen Art, and Lesson features of the Professional Edition.

The Business Educator is devoted to the progressive and practical interests of Business Education and Penmanship. It purposes to inspire, instruct both pupil and teacher, and to further the interests of those engaged in the work, in private as well as in public institutions of commercial education.

Change of Address. If you change your address, be sure to notify us promptly (in advance, if possible), and be careful to give the old as well as the new address. We lose many journals each issue through negligence on the part of subscribers. Postmasters are not allowed to forward journals unless postage is sent to them for that purpose.

Subscribers. If we do not acknowledge receipt of your subscription, kindly consider first copy of the journal you receive as sufficient evidence that we received your subscription all right. If you do not receive your journal by the 10th of each month, please notify us.

Advertising Rates furnished upon application. The Business Educator is purchased and read by the most intelligent and well-to-do among those interested in business education and penmanship in the United States, Canada, England, and nearly every country on the globe. It circulates, not alone among business college proprietors, teachers and pupils, but also among principals of commercial departments of High and Normal Schools and Colleges, as well as among office workers, home students, etc.

Rates to Teachers, Agents, and Club Raisers sent upon application. Write for them whether you are in a position to send few or many subscriptions. Sample copies furnished to assist in securing subscriptions.

AFTER THE WAR

Many believe that after the war prosperity will continue; in fact, that it will then in reality begin because of the unprecedented demand for everything needed during peace, such as buildings for homes, business, and manufacture; clothes to wear; food in abundance to eat; cars and autos for transportation and travel; ships for on the water and in the air; fuel for power and comfort, etc., etc.

May it all come to pass, without reaction, and in time to compensate those who, in the cause of freedom, sacrifice and suffer. To that end let us work and hope and perspire and believe and inspire and thus to help to bring it about.

THE BEST

Pittsburgh, Pa., March 11, 1918.
Mr. C. P. Zaner, Columbus, Ohio.
My dear Mr. Zaner—I am enclosing herewith a crisp dollar bill for another year's subscription to the "Business Educator."

It is the best journal on business education available for the commercial teacher today.

Yours very truly,

G. P. ECKELS.

HANDWRITING

MEASUREMENTS

Certain university professors are engaged in measuring handwriting of pupils with a view of discovering how poor writing must be before it is considered "inadequate" or "unsatisfactory," or how much better it must be to "answer ordinary (usually very ordinary) social and vocational needs."

The facts are that good writing has never looked well to many university professors because it smacked of the practical. How vulgar! As well ask, "How well is it necessary or worth while to talk? What's the use, just so you can understand what the person means?"

They do not seem to concern themselves how laboriously people write, but that if it is readable it is "satisfactory." If pronunciation and enunciation are important in oral expression, why not penmanship in written expression? Ink lasts longer than breath, and may charm nearly as much.

Measurements are all right, as we have said from the beginning, if they are used to elevate rather than to lower standards. But when they are employed to fortify and justify "good enough" we protest.

"If it's worth doing, it's worth doing well," is old but safe pedagogy and practice. The merely "good enough" kind has not yet justified itself. "Good enough" never got anywhere worth while, and as an ideal it encourages slipshod speech, shoddy clothes, halfway service, questionable morals, uncertain character.

"Not failure, but low aim" is a crime some modern professors seem never to have heard of. If our speech were as defective as the handwriting of these professors, we'd hardly have the assumption and nerve to determine the standards of speech and to decide how poor it could be before it is "unsatisfactory, or how much less poor it would have to be "good enough" for "social and vocational" purposes.

The Business Journal

OF NEW YORK CITY

Formerly the Penmans' Art Journal

the oldest and for many years the foremost journal of its kind published today. It is, 1916, its good will and subscriptions to

The Business Educator

COLUMBUS, OHIO

The merging of the two magazines makes *The Business Educator* the most influential periodical of its kind published today. It is the aim of the publishers to make of it a positive factor in the betterment of business education.



Contributions in Business and Social Writing

G. D. GRISET

Evanston, Illinois, Township High School

Train Your Hand if You
Would Possess a Good
Handwriting. Head and
Hand Must Co-operate.

LESSON FOUR

Prepare for this lesson by limbering up on the indirect oval drills, and the push-and-pull straight line exercises presented in previous lessons. By this time you should have all these drills fairly well mastered.

Most beginners are impatient, and so skip from one letter to some other before they have really benefited from the little practice they did on the first letter. After all, the fastest way to learn to write well is to stay on one letter or group of letters until you can see some definite improvement. Be a stickler!

Plate 1. Have you noticed how narrow the U is? The beginning oval slants as the main part of the letter slants; in other words, on the main slant. The down strokes are parallel, and the U finishes one-third of its height above the base line. Master the form by making the enlarged, retraced U first. Make at least four lines of each exercise.

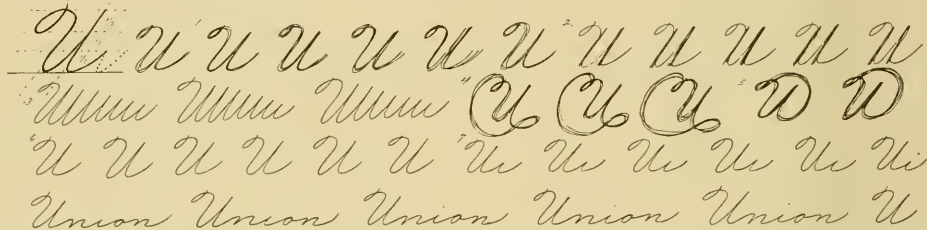


Plate 2. The first part of the V is just like the first part of the U. The upstroke of the V doesn't go up quite as high as the similar stroke does on the U.

The finishing stroke is rather difficult. Visualize its shape first; then practice the V, paying especial attention to the ending stroke. You may find that a little finger motion helps here.

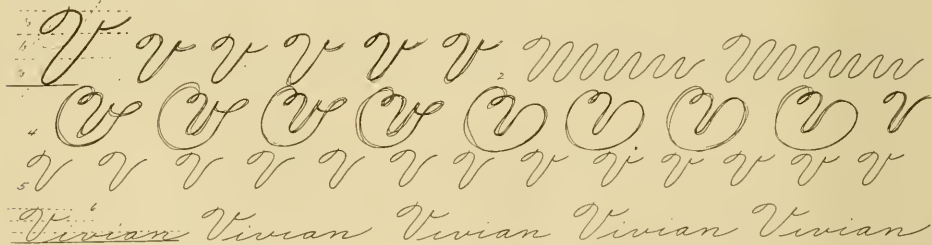


Plate 3. The W is just like the U with the V finish attached. If you have mastered the U and V, the W will be easy. Make the W narrow.

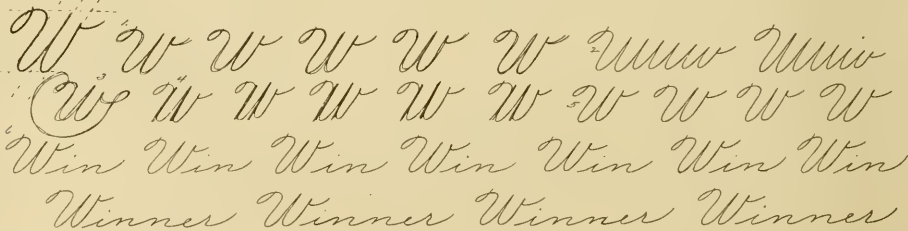


Plate 4. The Y is like the U. It is very slender. Two-fifths of the Y is below the base line—three-fifths above. The finishing stroke doesn't touch the body of the Y, but crosses the long down stroke at the base line. Finish the Y so that the small letter following may be conveniently attached to it.

In business writing the upper loop letters are usually made as tall, or nearly as high, as the capitals. The h, b, k, and f, are all based on the l, or loop, stroke.

Study the first line of letters on Plate 5 for letter comparison. Look for an i in the l, b, and f.

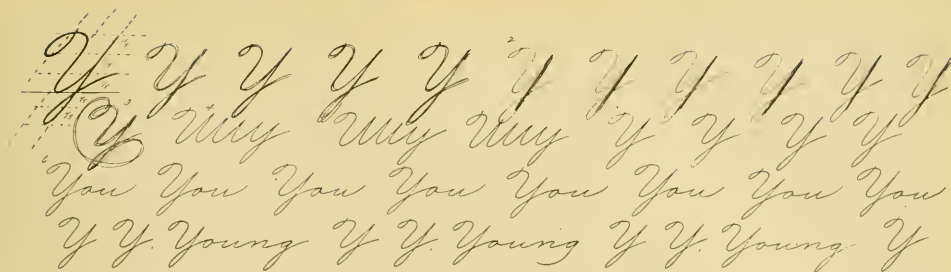


Plate 5. The l contains an i. The downstroke is a straight line for the lower two-thirds of its length. Finish the l exactly one-third of its height.

A little finger movement helps in making the loop letters.

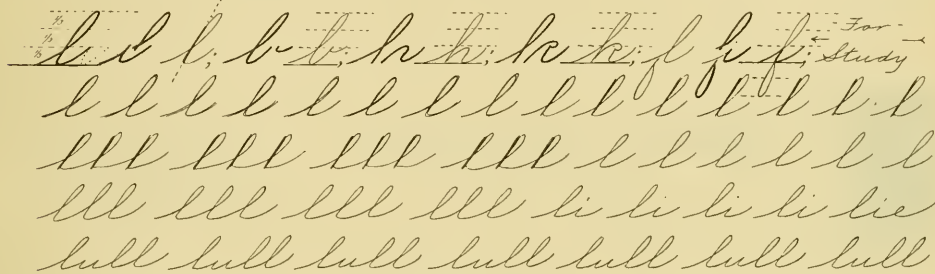


Plate 6. The main part of the b is an l. The finishing stroke is like the ending of the v and w. Finish each letter correctly and you'll have no difficulty joining them.

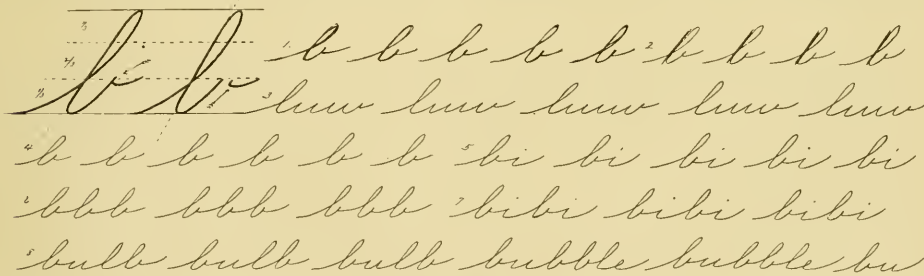


Plate 7. The h finishes as the n and m do. Make the upper and lower turns the same—rounded. The down strokes of the h should be parallel.

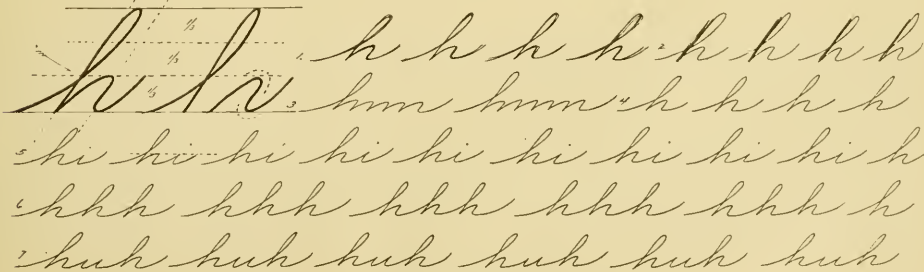
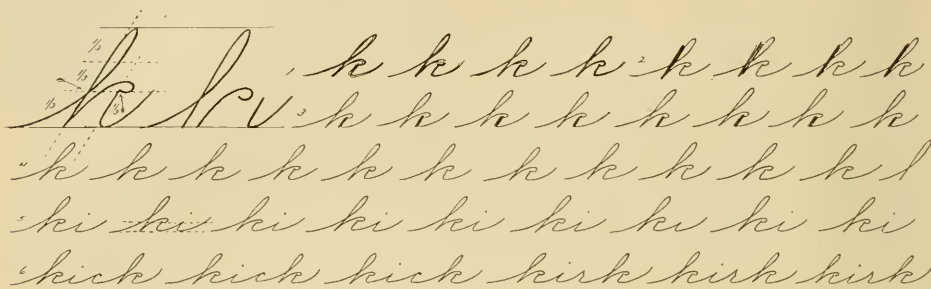




Plate 8. The first part of the k is like the first part of the h. Study the second part of the k carefully—especially the little knob. Notice that this knob is wholly above the one-third dotted line; in fact, this knob part of the k is nearly half as tall as the loop stroke.

Don't speed up until you can make the form well.



Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

You can have a live, interesting Penmanship Class by having your pupils use the B. E. Club us hard—QUICK!

EXERCISES Nos. 48 to 53

Before practicing each sentence fill half a page with the capital letter for a movement exercise. Note the spacing between the words. If your writing is not scrawly or too large each sentence will not fill more than one line.

Ambition combined with firmness of purpose.
Be sure you have the proper conception. B
Close observation and study bring results
In your practice with thoughtful attention

EXERCISE No. 48

Equal parts of care and strictness.
Find the weak places and overcome them.
Good form, good movement, good penmanship.
Hold the pen without any muscular tension

EXERCISE No. 49



Improvement comes when carelessness goes. I
Join the hard working club for happiness
Know the principles that underlie success!
Learn to improve your spare moments now!

EXERCISE No. 50

Movement exercises train the hand and eye. *H*
On demand we promise to pay to the order
Painstaking effort is always rewarded. Pains
Quickness and ease come by constant repetition

EXERCISE No. 51

Real progress is in proportion to attention
Study, frequent comparison and hard practice
The movement depends largely upon position
Union and Liberty United States of America

EXERCISE No. 52

Vanquish every thought of failure Cheer up!
Why do businessmen want written applications?
Your improved penmanship will pay dividends.
Zaner and Bloser are men you should know *X*.

EXERCISE No. 53



WHERE THE WEST AND EAST MEET

The Handwriting of America becomes the practical ideal in China

A B C D E F G H
I J K L M N O
P Q R S T U
V W X Y Z
a b c d e f g h
i j k l m n o
p q r s t u
v w x y z
1 2 3 4 5 6 7 8 9 0

This is a specimen of my plain business penmanship such as I acquired by following the lessons in the Business Educator and as a student in William's Evening School, Shanghai, China.

Loo Wei Ting

By a pupil of William Lee in William's Evening School, Shanghai, China. The engraving does not show the freedom of the original specimen, as it was not written in ink suited to reproduction by the photo etching process.

The accompanying letter speaks for itself.

*"Tis not the whole of life to live
Nor all of death to die."
'Tis not the whole of form to teach
Nor all of form to try.
But health comes first that we may live;
Then language next to try;
Then form with movement aim to reach;
Art thus to satisfy.*

Ch. P. Zaner.

It is no more important to live one day at a time than to teach one thing at a time, and to be content with problems sufficient for the day's needs. Primary teachers are inclined to attempt too much and to accomplish too much in form, which is always done at the expense of health, nerve strain, correct motor habits, and other subjects.

WILLIAM'S EVENING SCHOOL

Shanghai, China, January 9, 1918
Messrs. Zaner & Bloser Co.,
Columbus, Ohio, U. S. A.

Dear Sirs:

Perhaps you will be interested to know that the Zaner Method of Arm Movement Writing has been adopted in our school, and I take pleasure in enclosing herewith some specimens of writing from one of our students for your inspection. These specimens were written by Loo Wei Ting. I write to inquire if you think his writing is worthy of receiving a certificate of Proficiency in arm movement writing. If so, I shall be glad to receive it for him and send you the necessary fees in this connection. This boy is also a regular subscriber of The Business Educator. He has faithfully followed the instructions given by me and that in The Business Educator.

We consider penmanship as one of the fundamental subjects in our school, and every one of our seventy-two students is required to take up the Zaner Method of Arm Movement Writing for twenty minutes every evening. I find they are deeply interested in your practical method and they are progressing rapidly.

I hope the time will come when we Chinese will parallel the Americans in promoting good handwriting in schools where the English language is taught. Good handwriting is certainly essential. To be able to write a good business hand is as necessary to a man as that he be neatly dressed. It also often means the opening of doors of opportunity to young men and women desirous of making progress and success in business.

For your information I beg to say that I learned the Zaner Method of Arm Movement Penmanship at the Los Angeles Polytechnic High School, Los Angeles, California, under the instructions of Miss Jeannette E. Baldwin. I believe I had the pleasure of meeting Mr. Zaner in Los Angeles when he paid a visit to our school in 1912 or 1913. His face is still fresh in my mind.

Yours faithfully,

WILLIAM LEE.

Please address me as follows: William Lee, The National Committee, Y. M. C. A., 3 and 4 Quinsan Gardens, Shanghai, China.

Miss Abi Dillingham is the new commercial teacher of the Rochester, N. H., High School.

Mr. B. C. Beetham follows James E. Brown as head of the commercial department of Link's Business College, Boise, Idaho.

A Step Forward. The St. Thomas Business College, Limited, St. Thomas, Ont., is including the Business Educator in its list of supplies for students. We expect good results in penmanship under the direction of J. M. Rosser, the principal.



Handwriting Pedagogy.

- 1 Writing—A substitute for speech, and a recording art. Its function is to serve sound rather than form. It is literature rather than art.
- 2 Manual and Mental—A physical and mechanical means of making clear a mental concept. Imitative rather than instinctive. Mechanically difficult, mentally simple.
- 3 Form & Movement—What and how. Form is the mental, Movement, the manual part of writing. Eye and hand, chief instruments.
- 4 Limitation, Capacity, Need—Factor, involving age, development, training, necessity. Writing in the primary grades is premature because the child is immature. Voice and ear development should precede writing several years. Writing too restrictive for childhood.
- 5 Writing, the most difficult universal art and art because the smallest and simplest twelve word minute men require all of two hundred strokes and motions. Intensive technical.
- 6 Inverse Ratio. Enlarging size and reducing speed when writing within child capacity. It should be as much larger than adult writing as the child is smaller than the man.
- 7 Posture of Body for health, and adjustment of hand for writing are important because the product is the result of the process.
- 8 Form is perceived through sight, hearing, and feeling, and expressed through muscle. Movement depends upon perception and position for efficient performance. Arm movement promotes ease and rapidity.
- 9 Grade Elements: 1 & 2, position, form, and legibility; 3 & 4, position, rhythm, and movement; 5 & 6, form and movement technique; 7 & 8, quality, quickness, applications, individuality.
- 10 Movement Era. Mannerism (movement extreme), is as undesirable as Formalism (form exactness), yet movement is the vehicle of production, and arm movement is fundamental to the highest social and commercial writing efficiency.



EDITOR'S PAGE PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods. Form with Freedom from the Start.

SLOUCHINESS

Observations in Officers' Training Camps by officers has lead them to conclude that many of the recruits are characterized as slouchy. Slipshodness is frequently noted on the part of people in various lines of effort. This comes from loose thinking and indifferent acting. It finds expression in defective enunciation of speech, a characterless method of walking, and a rather low grade effort of execution, no matter whether the task be painting a house, operating a typewriter, repairing an automobile, cooking, etc., etc.

For thirty years we have tried to teach people to write, but long since we discovered that before they could write well it was necessary for them to think clearly and to adjust their spines and writing machinery efficiently, if results were to be expected. Carefulness, quickness and concreteness are essentials of good writing, and, as a rule, react continually against slipshodness, slouchiness and carelessness.

These by-products of a good handwriting are, therefore, real characteristics in that they affect character as well as conduct.

The drill element in writing has a disciplinary value because good penmanship means self-disciplined minds and muscles. For he, who would possess a good handwriting, must first of all possess himself. He must improve his hand if he would improve his handwriting, and to improve his hand he must improve his mind and his motor impulses. Thus it is that handwriting has a direct bearing upon slouchiness. The careless writer will as a rule, be careless in other things his hands finds to do. Mental satisfaction or mental impatience never evolved a good handwriting. One must be ambitious to excel in so difficult an art as writing; one must be careful; one must be systematic; one must be persevering, if he would achieve excellence in handwriting.

BUSINESS EDUCATION

War has again popularized business education. It was in 1865 that thousands of soldiers turned to the business college upon their return home. It was in 1917 that Americans turned to the business college for quick results in business training. As a consequence, commercial schools are flourishing.

Of course, the young women are in evidence, and many who are not so young, to fill the depleted ranks of office workers. Teachers, clerks, and, would you believe it?, society belles are seeking instruction in the intricacies of shorthand and typewriting, and the manipulation of numbers.

There has always been one marked difference between collegiate and business education: the one has promoted extravagance; the other, economy; the one, dreaming; the other, doing; the one, smoking; the other, working. The proof of the pudding is in the fact that it was difficult to get through college without bad habits, and as difficult to get through the business college with them.

But war is a leveler, bringing to the surface unnoticed virtues and from the clouds undeveloped powers. Efficiency has displaced academic culture, and service is giving snug selfishness such a tussle for its very existence that it never had before.

So on with the hum of the typewriters, out with high-brow culture, and down with kaiser kultur.

DANGER AND EXTRAVAGANCE OF WRITING TOO WELL

The writing needed for the class papers of the children is really as good as will ever be needed for anything that ninety per cent of them will ever write.

Pupils should be taught at public expense to write only so well as they need to write for carrying on their various daily affairs.

This means that clerical people, bookkeepers, accountants, etc., etc., should be trained in high quality and high speed. At the other end of the scale we have unskilled labor, factory workers, farmers, carpenters, plumbers, blacksmiths, seamstresses, laundry workers, housewives, etc., who need only to write a simple plain hand.

What is it that teachers are supposed to do for children in Democracy's Schools? Who is to decide for the teacher what ninety per cent of children will want or need to write and which children are in the ten per cent?

The above comprises page 12, Educational Review of Reviews, No. 48, price, 10 cents, Institute for Public Service, 51 Chambers Street, New York City.

The last paragraph is by the editor of the publication and points out the rather extreme and unsafe ground of many surveyors and highbrow educators.

The first three paragraphs are a digest of the results and comments of and in recent survey reports.

The volume referred to is pithy and pointed, touching up and boiling down the material published in many voluminous survey reports.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the Business Educator

Editorials.

Mental Meanderings. Carl Marshall, Battle Creek, Mich.

Experiment and Exchange. Mae E. Marsden, Supervisor of Writing, Washington, D. C.

Pointers To and From Teachers. A. E. Cole, Riverside High School, Pittsburgh. G. E. Gustafson, Pittsburgh. Mae F. Marsden, Washington, D. C.

Practical H. S. Patriotism. O. C. Shorer, Grover Cleveland High School, St. Louis.

The Business Letter. The Goodrich Rubber Company. Commercial Law. J. H. Robinson, Edinburg, Pa.

Penmanship in Public Schools. Ashton E. Smith, Supervisor of Writing, Scranton, Pa.

"Mighty Good Penmanship Doctrine." C. C. Lister, Brooklyn Training School for Teachers.

Trade Plans of Foreign Countries Not Feared. Burwell S. Cutler, Washington, D. C.

W. P. Steinhäuser, Biographical Sketch.

Suggestive Course of Study for Commercial Schools and Colleges. Bureau of Education, Washington, D. C.

Salesmanship. Thos. E. Cupper, Engen, Ga.

Third Liberty Bonds. N. M. Huff, Kansas City, Mo.

Information Wanted. David H. O'Keefe, Brooklyn.

The 21st Annual Convention of the N. C. T. F.

Bookkeeping in the High School. G. G. Hoole, Dawson County High School, Glendive, Mont.

News Notes and Notices.

HANDWRITING.
*Seed
Soil &
Season*

Timeliness in teaching is as vital as in seeding. Much is lost because it is taught out of season and place.

EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating
to Commercial Education**

"HOW'S BUSINESS?"

"How's Business?" we are frequently asked. "How will it be after the war?" is the follow-up question.

Briefly, our guess at the answer is that many lines of business that are now losing money or barely making money, will be greatly improved after the war, and likewise, many lines that are now prospering abnormally, will be greatly reduced in profit earnings.

Our guess is that the shortage of the labor markets due to men entering the army, where they consume instead of produce, will find surplussage of human effort when the soldiers return to civil life and seek employment.

Our guess is that abnormal prices will be counterbalanced by subnormal prices, before the normal bases are achieved, if ever. Many today are getting more than they are earning, which is as morally wrong as during hard times when many receive much less than they earn.

Our guess is that lines of business that are being maintained normally during these unusual times, will be affected but very little by whatever reaction follows the war. It is the lines of business that are unduly stimulated that will be injured most, and that many that are now injured the most will be benefitted the most; profiteering will be replaced by knifing.

Such, at least in brief, are our present convictions. Water naturally seeks its level and as naturally human effort does the same. Back of it all is the law of human right and justice and honesty.

True, after the war, the world will be a different place in which to live. Human life will, we believe and trust, never again be so cheap. The extremes between affluence and poverty will, we believe and hope, never again be so widely separated. The wealth that is now being used to destroy will in a measure go to enriching the many rather than the few. At this time millions are being made by a comparatively few people, while nearly all workers are getting abnormal wages but are paying abnormal prices to live.

"How's Business": So far as THE BUSINESS EDUCATOR is concerned, and the business of Zaner & Bloser Company, we are pleased to say that we are maintaining our work much the same as during normal times, meeting certain lines of high prices by certain economies, and in so doing the business outlook is encouraging for us. And it is so because education must go on whether times are good or poor, whether we

are having peace or war. Therefore, commercial, high, and elementary schools will continue to need instructors, journals, and books. Every person will continue to need to write, and to write more efficiently than ever before, because effort will be worth more than ever in the past.

TRADE PLANS OF FOREIGN COUNTRIES NOT FEARED

Assurance that it is not in the power of any foreign government to make after-the-war trade plans at this time that will menace American trade was given to a gathering of representative New England Exporters in Boston March 29, 1918, by Burwell S. Cutler, chief of the Bureau of Foreign and Domestic Commerce, Department of Commerce.

"The big idea that I would leave with you is just this," explained Mr. Cutler: "We need have no fear of what any competitor may accomplish to our disadvantage by legislation or by organization prior to the actual declaration of people on all sides. Conditions are such that a policy adopted today will probably be discredited tomorrow, or found useless."

The statement was made that while there has been a great deal of talk in Europe about plans and schemes for promoting trade when peace is made, very little governmental action has really been taken, for the reason that it is a very difficult matter to take action under present conditions. "On the other hand," said the speaker, "a glance at legislation proposed in our own Congress shows a discernment of trade necessity that can not be denied. I refer to the Trade-Mark Bill whereby a product true to specifications may bear, under rules prescribed by the Secretary of Commerce, a distinctive mark for recognition abroad. Let me also mention the Foreign Exchange Bank, which it is proposed to place under the direction of the Federal Reserve Board, and don't overlook the bill establishing the right of seaport towns to declare themselves free ports under conditions laid down by the Secretary of Commerce."

The speaker declared that as a trade-promoting agency the Bureau of Foreign and Domestic Commerce was equal if not superior to the corresponding organizations in foreign governments, the truth of which statement has often been conceded by foreign officials themselves. The exporters present were urged to utilize more fully the economic laboratory which the Bureau has built up during the last six years. "If used continuously, the public will acquire habits of scientific precision which will prove a surer means to successful foreign trade than any other. It isn't enough to be satisfied with casual applications for data from the Bureau. Requests for information should automatically renew themselves so that the exporter is currently informed on the slightest change which affects his business

abroad. If German efficiency comes from any one thing, it is just that habit of laboratory thoroughness.

"You may look upon your Bureau of Foreign and Domestic Commerce as the headquarters for American business. Our success will be proportionate only to the use which you make of us, and I may state confidently that the Department of Commerce will receive from Congress funds and authority to exercise its functions up to the very limit of your requirements so long as you let them be known with the positive voice of people who have the right to command us.

"I myself have supreme faith in the genius of our commercial public to use good common sense in the contemplation of after-the-war trade. You can not make me believe that the sturdy figures who have in the last fifty years won a place for us as one of the three or four greatest world powers will ever be stamped into fear or uncertainty on account of what competition will do. When reconstruction is actually at hand the American business man will find perfectly normal ways of holding his own in every market of the world without recourse to any selfish national schemes designed to hoodwink our commercial brethren abroad. Indeed it may be assumed that our trouble will be one chiefly of satisfying the tremendous demand for our goods both at home and abroad."

MENTAL MEANDERINGS

CARL C. MARSHALL
Battle Creek, Mich.

BY WAY OF WARNING

I am old enough to remember the Civil War. As a matter of fact, as

a 12-year-old in 1864 on the Kansas border, through over-inquisitiveness, I got near enough to one real fight to have some of "Old Pap Price's" bullets whistle over my head—but, as Kipling says, "that is another story." What I



set out to say, is that I remember the "flush times" when the war was going on, and everybody had a handful of the crisp greenbacks that our old Uncle Sam was spending so lavishly. Corn was up to 75 cents a bushel, and wheat \$2.50. Almost any old plug of a horse would sell for two hundred dollars and there was plenty of work for everybody at big wages. But five years later there was a different story to tell. Corn went down to ten cents and wheat to fifty. Money was scarce as hen's teeth and work hardly to be had at all. In 1868 I was a big strong boy, but I was glad to get a chance to work on a farm fourteen hours a day for eight dollars a month and my



board which consisted mostly of corn bread, boiled potatoes and buttermilk. And it was ten years before things began to change for the better.

Again we are in a big war, and though our population is four times as great as it was in 1865, we are spending money much more than four times as fast. The whole Civil War cost the North around three billion dollars. We spent more than that the first three months of this war and before we had a soldier in the field. It looks now as though we are in for at least fifty billions, maybe more. But again, "Times are flush," everybody has a good job at wages from two to three times as high as were ever paid before. But now, as in the civil war, we have mortgaged the future, and the inevitable "pay day" will come. When it does, LOOK OUT! Then shall we feel the pinch of all the tremendous waste that is going on now. Once again prices will be low, jobs scarce, and dollars will look as big as cart wheels.

The moral of all this is: SAVE NOW! But the majority of this "I-should-worry" generation, won't do it, any more than their ancestors did in 1863. I fear that most of these soldiers and sailors who are drawing their thirty to fifty dollars a month, and their board and clothes from Uncle Sam will come home broke, just as the soldiers did in 1863. And these machinists and munition workers and ship carpenters who are getting from \$6 to \$12 a day, are they putting anything by? Not so you can notice it. Ten years hence, how they will wish for some of the money they are squandering now!

O, for a Billy Sunday, to preach the gospel of thrift, and warn these plungers of the financial "wrath that is to come."

A Day at Girard College.

Quite casually the other day I dropped in for a little visit with my long-time friend, Dr. Cheesman A. Herrick, who for the past eight years has been President of Girard College, Philadelphia. The visit turned out to be what my dear old grandmother used to call a "visitation," for the doctor at once annexed me, so to speak, for the day, and made me his debtor for three very pleasant courtesies. The first of these was a delicious luncheon at the college refectory, the second was a personally conducted tour through the buildings and grounds of the college, and the third was a delightful horseback ride through nearby Fairmount Park. It is to the second of these joyous experiences to which I want to devote the present meandering.

Most people know that Girard College is a school for orphaned boys of Pennsylvania that was founded in the early part of the last century by Stephen Girard, a wealthy Philadelphian, who was a Frenchman by birth and who had been progressively, a sailor, sea captain, merchant, banker, and philanthropist. Most people also have heard that one of the

provisions of the founder's endowment was that no sectarian clergyman should ever be admitted to the precincts of the college.

But this is all too little to know about this unique and wonderful school—an institution that, so far as I know, has no counterpart in all America, nor, for that matter, in the whole world. In the first place, it is not a "college" in the ordinary sense; it is more properly classified as a boarding school for boys, although it is much more than that. Perhaps it is more like a big family, with enough daddies and mummies and big brothers and sisters to go round with plenty of all kinds of teachers for the educational work that goes on under the roof (or roofs) of this big home. There are over four hundred and fifty of these care-takers of this large family of sixteen hundred boys, with the benign and genial President Herrick over all of them, as a sort of super-daddy.

I couldn't wish any of my friends, the Educator readers, better luck than to have been with me during the two hours I spent with Dr. Herrick in rambling through his household. Let me try to help you to visualize it. The setting is in a forty-acre rectangle about twice as long as wide, and situated in the heart of Philadelphia, about a mile northwest of the city hall. This rectangle is completely enclosed in a solid wall of substantial stone masonry ten feet high. Within this ample quadrangle are twenty grey stone buildings, most of them built a half century or more ago. The main building is a classic Grecian pile fronted by a deep portico supported by massive Corinthian columns, perhaps the most imposing example of this kind of architecture in the country. The others are rather severely plain structures, although some of the later ones have more architectural graces. Among these buildings run broad asphalt driveways, and there are ample lawns and playgrounds to occupy the rest of the space.

The first interesting sight shown me was that of twelve hundred boys, all having their lunch at once in the big dining hall, and believe me, they were having a good time, chattering and laughing and happy, stowing away with a will the crisp rolls, milk, fruit and vegetables, and showing by their rosy cheeks and sturdy figures that they were being fed by some one who is onto his job. To quote the farmer in Will Carleton's poem, "To see the way they eat made me like eatin' feel," so, we then went for our own luncheon in the ample faculty dining room, itself big enough for a hotel.

Then we went over to the dentistry, or dentorium, or whatever the place is called, where the teeth of these sixteen hundred youngsters are looked after. Four dentists were at work, and there were five or six other patients awaiting attention. These doctors are experts, and not only do ordinary tooth-pulling and fillings,

but they fix up whole jaws full of teeth that don't "jibe," making them even and serviceable. Then came the hospital—ward after ward filled with snowy cots, many of them occupied by cases of tonsillitis or other non-contagious ailments, with others, who had adenoids or other troubles requiring the operating room. There is a full corps of resident physicians, surgeons and nurses in constant attendance.

We then passed to the fine gymnasium, the baths, the swimming pool, etc., which are occupied nearly every hour of the day by designated groups of boys, all under the careful eyes of expert physical directors. The big shops came next, with their lathes, planing machines, drills and all manner of machines for work in wood or iron, and there is a foundry, where all kinds of castings are made, and forges for all varieties of blacksmithing. These were mostly crowded with interested workers, and to one who believes as I do, in the educative value of work, it was all mighty inspiring.

But what perhaps impressed me most, on this tour, was the familiarity—I was about to write, comradery,—that these boys seemed to manifest to the big men who was over them. How they all greeted him and smiled up in his face, with that look that no child ever "puts on," and which spells mutual love and confidence. As for Dr. Herrick, he seemed to know every mother's son of them by name and nature. I have seen other men, and women also, who are successful with boys and girls, but nothing like this. Maybe it was because these boys are orphans, but I think it was more because they saw in the kind eyes of this big friend of theirs the thing they were yearning for, and which alone can kindle a kindred light in the eyes of a child.

I hardly need say that such a school costs money and a lot of it. The expense per boy is something like \$500 a year—much more than the average legislature could be induced to spend for such a school. Stephen Girard's benefaction, with which the school was started in 1850, with one hundred boys, amounted then to around a million and a half of dollars, mostly in productive real estate. Since that time, it has not only supported the school, which has now grown to sixteen hundred, but the estate itself has increased to a value of nearly thirty-three millions. But was ever any fortune devoted to a better purpose? Girard college, since its establishment, seventy-eight years ago, has educated for usefulness and sent out into the world around ten thousand boys. Without its guardian care, most of these would have grown up in the slums, and have been a burden or a nuisance to society. As showing what the school does in the cause of patriotism, there is a service flag waving under the great portico of the main building with five hundred stars

(Concluded on page 32)

POINTERS TO AND FROM TEACHERS

Riverside High School,
Pittsburgh, Pa.,
March 15, 1918.

Editor of The Business Educator,
Columbus, Ohio.

Dear Sir:

In the March issue of The Business Educator, under the heading of "Pointers To and From Teachers," appears a communication on How To Teach Bookkeeping, which seems to me to be self-inspired and self-satisfying, at least to the author. By analyzing the facts set forth in the above-named communication, I do not believe they will stand close scrutinizing. I don't, however, fear for the efficient and experienced teacher of bookkeeping being misled by the article, but the uninitiated teacher is liable to get off of the track.

The author states in the opening paragraph that there is a desire on the part of the human mind to do things in the same old way. I can't speak for Waterbury; in fact, that has already been done, but can for Pittsburgh—I can say there is not. Suppose every teacher of bookkeeping in a large city were told to go before his class in the manner described, that is, according to his own ideals and personal fancies, you would have as many plans and methods as there are colors in a rainbow—just think of the lost motion where pupils move from one part of the city to another, he would find plans and methods varying considerably, and much time would be lost.

Suppose our brave leaders of Democracy, who carry the Stars and Stripes to the firing line, were to follow such a scheme, why, we would soon be polishing boots for European, "no accounts." In contrast, however, their plans are worked out carefully, beforehand, by our great Military Leaders.

Quoting from the article the author states the following: "Some years ago it was decided that bookkeeping should be taught according to the 'Actual Business from the Start' method. This 'Actual Business from the Start' way of teaching bookkeeping, provides that each student be equipped with all the business forms known to the commercial world; a set of books; a text book; a budget, and any other papers, boxes and devices which can be sold to the schools"—some bouquet to our most worthy authors, who have done much noble and hard work in order to raise the standard of teaching bookkeeping and add dignity and worth to the subject. Sounds rather peevish to me, to say the least.

In the third paragraph, the author refers to the pupils, "going up in smoke." I don't know exactly what he means—but the method must be dangerous. Next he states "a few days later no two pupils are together." This can hardly be charged to the system, but to the fact that some run faster than others after the explosion.

Later he speaks of locking up all text, etc., etc., in the stock-room in order to check the process of too rapid assimilation. Why not throw all texts away and save storage room, or sell them for junk, and follow this method in all other subjects? Because it would be returning to the ancient methods used by Pericles, Aristides and Demosthenes.

Excuse me for quoting the following paragraph: "I know some of the old school worshippers will criticise." I would think flowers would be more appropriate.

You often hear teachers complain, or in modern English, "use the hammer," on our modern bookkeeping courses, penmanship books, and, for that matter, all other texts could be included; now it seems to me, it would be better for all concerned if any individual has superior ideas—he should waste not a minute in destructive criticism—the need of the hour, everywhere, is constructive criticism—he should write a book and let it be stamped with public opinion, which is quite dependable.

The aim of my Waterbury friend, as he puts it, is to get away from work, such as checking, etc., etc. How about the many forms, rulings, closings which are necessary? These are all worked out with red ink rules and closings much more satisfactorily than a busy teacher would have time and patience to do. Furthermore, many pupils learn better through the sense of sight than hearing, and would be at a disadvantage by following the individual hit and miss lecture method in such a subject as bookkeeping, which is a precise technical subject, where we deal in facts—not in generalities.

What Spencer, Zaner and many other worthy authors of books on writing have done to elevate and dignify the penmanship profession, has been paralleled in the field of Bookkeeping and Accountancy by the authors of the Budget System, Twenty Century, William and Rogers, etc., etc. They all deserve a warm spot in the heart of every loyal Commercial Teacher of America—not peevish criticism.

Respectfully

A. E. COLE.

STANDARDS AND MEASURE- MENTS IN BUSINESS WRITING

G. E. Gustafson

Business Writing is the art of expressing thoughts by means of script forms, appropriate to the reader and occasion, in a plain, rapid, easy, and business-like way.

Any system used to measure the efficiency of a student must itself be efficient. Before testing or measuring the student, the teacher must measure himself to see if he (or she) is efficient; that is, if he has properly presented the subject and rightly trained the student; and then make certain that he is using proper methods of evaluating or measuring those under instruction. In order to be just, the method used must be complete, and at the same time, in order to be usable it must be easy and simple.

This means the **most and best** work (and what more can an employer ask for?) in the **easiest and shortest** way, (and what more than these four could the worker wish for?) That is efficiency.

The standard by which to determine the value of writing must be broad enough to include all factors. Writing must be measured from the standpoints of the writer, time, and the finished work. These are implied in my first statement. To give the pupil a just grade, therefore, the four elements, 1. plainness, 2. speed, 3. ease, and endurance, and 4. general appearance, must be measured from the three view-points suggested, writer, time, and copy.

Considered from the Three View- Points:

The Writer—Since he is the producer or machine he must be considered before the others. In order to do the work well and rapidly and long, he must do it freely—easily. That is, conditions must be as nearly perfect as possible. In other words, proper working facilities, proper position of body, arms, hand, head, holder, paper, etc., must be used to produce the proper motions. This is vital to the writer because if he can do work easily he gets less tired; and this being true he can work faster and thus get through sooner and yet keep it up longer. Being a manual art, motion study is important.

This cannot be measured accurately, but can only be appraised in an off-hand way by observing the writer in action when he is unaware of the fact that he is being inventoried.

Time—The employer considers the **quality and quantity**, and he asks for nothing better than the **most and best**. Most has reference to the amount of work that can be put out in a given time. This is capable of absolute measurement, and a correct grade can be given based on relative or fixed standards of speed. No work must be beyond the point of legibility, and in most cases to be just, a grade must be placed on the form and appearance as well as speed, or these would be entirely disregarded. In



other terms, speed and accuracy (as I use it in grading rapid calculation) go hand in hand. A test of the normal or natural speed and "hand" can also be made if no special notice is given. The speed or time value is measured by counting words or letters, written in a given time taken from copy or from dictation.

The Writing—Here must be considered the quality, legibility, appearance, quality of line, appropriateness of style, size, etc., and general appearance. It must be known if the writer was working for just accuracy or if he was also working for speed. Tests should be made under both of these conditions. Business writing must be business-like in appearance in order to be acceptable in business. It must appear spontaneous and offhand, it must have life, vigor, grit, and rapid expression; and be full of force, spirit, power, boldness and composure. In upper grades more attention is given to form and appearance.

A good deal of this is a matter of taste and judgment, and it can not be measured accurately—it can only be estimated, but it can be done sufficiently well to be just. The relative values of the four elements are hard to determine. They vary in different grades.

In order that the student may know exactly what is expected of him, specimens or model pages should be exhibited. These should be marked A, B, C, D, or E, and used as standards, a different set for each semester. It may, however, be unwise to exhibit these models.

No just or correct grades can be found unless the four essential elements are considered from these three viewpoints. I may look at writing and say truthfully that it is perfect in form and general appearance, that it is free and easy in make-up, and that it was written "rapidly," but if you ask me how much time was required to produce it, I must confess ignorance because I cannot tell from copy how much time was used between words. The rate per minute does not appear on its fact. And, if you ask me to say with what ease the writer did it, or with what endurance he could continue to do it, I am unable to answer, because not having seen the execution, the position and movement used, I am more or less ignorant on these points. An estimate made from seeing the finished product, without considering the writer, the conditions, and the time element, is superficial and cannot at all be fair. It is true that some or all of these overlap. If one is over-emphasized, the others will suffer. It seems reasonable to consider the student's attitude in giving grades, at least if he is on the fence.

OUTLINE OR ANALYSIS OF BUSINESS WRITING

(As an aid in determining a just and true grade for a student)

By Mr. Gustafson

I. The Writer—(Graded by estimate):

1. Ease and Endurance—
 - A. Mental Attitude
 - a. Conduct
 - b. Earnestness, effort
 - c. Management
 - d. "Student attitude"
 - B. Physical Attitude
 - a. Position
 - b. Movement
- II. The Writing—(Graded by estimate):
 2. Legibility (quality)—
 - A. Accuracy in
 - a. Form
 - b. Arrangement
 - B. Uniformity in
 - a. Style
 - b. Size
 - c. Spacing
 - d. Slant
 - e. Line
 - f. Height
 - C. Under Speed—
 - a. High
 - b. Normal
 - c. Low
 3. General Appearance—
 - A. Business like appearance
 - B. Rapid expression
- III. The Time—(Graded by test):
 4. Speed (quantity)—
 - A. Maximum
 - B. Normal (Natural)

MIGHTY GOOD PENMANSHIP DOCTRINE

2171 65th St.,

Brooklyn, March 29, 1918

Friend Zaner:

Every time I finish reading the *Business Educator* I feel prompted to drop you a line telling you that you are preaching mighty good penmanship doctrine. I think that all teachers of penmanship, especially those who are in constant contact with children, are beginning to see our work in a new light. They are applying real educational principles and methods to the teaching of writing.

This is in distinct contrast to the go-as-you-please teaching of a few years ago, when the chief qualification of a "Professor" of Penmanship was the ability to "sling ink."

The one thing that I have been especially interested in is your stand in primary grade writing. I hope to see the time when no written work will be required below the third year in school. This would permit more valuable training in oral English, reading, etc., which is not so restrictive as applied penmanship. It would make it possible to give some formal training in writing in a manner that is consistent with the mental and physical ability of children six and seven years of age. I refer chiefly to posture and the unfolding to the children script letter formation through (1) the medium of the blackboard and crayon and (2) paper and pencils. By this plan of practice large free forms can be practiced at first, thereby avoiding the forced restriction incident to very small writing of the adult.

This seems to be consistent with child nature and growth, and at the

same time it would lay a rational foundation for the more intensive work to follow.

New York City is now experimenting with the idea of dropping of all written work, even number work, in the first half of the first year. I understand that the experiment is proving very satisfactory.

You are publishing "good stuff." Keep it up.

Yours sincerely,

C. C. LISTER,
Penmanship Instructor Brooklyn
Training School for Teachers.

[We appreciate very highly Mr. Lister's warm words of commendation because he means what he says and knows whereof he speaks, as he has had valuable experience with different methods under varying conditions. He is one of America's most successful penmanship instructors and supervisors, as well as one of our most skillful and modest penmen.—Editor.]

PUBLIC SCHOOLS OF THE DISTRICT OF COLUMBIA

Department of Penmanship—M. F. Marsden, Director.

March 14, 1913.

My dear Mr. Zaner:

I know you are getting each day, words of appreciation for your splendidly helpful articles in the *Business Educator*, and I feel as if I should like to add my mite. The February number in particular, was full of "food for thought." We have in our Normal classes as well as in our teachers' round table, been trying to crack some of the nuts you gave in your series of questions.

The subject of handwriting certainly offers food for thought, to those who bring to it an open mind and an understanding of child nature. And I am more than ever convinced, that some of its many difficulties will and can be solved, only by such persons. I have come across quite a number of persons this winter, who are still exploiting the subject from the commercial side. You know what little patience I have with such. It is refreshing after such an interview, to turn to your inspirational articles in the B. E.

There is a clause in our book of rules forbidding any one connected with the schools, getting up a magazine club. At my next meeting, however, I shall suggest sources of inspiration and I shall list the B. E. as a most excellent source. Let us hope the seed falls on good ground. To help it do so, I will put a copy in our teachers' library each month.

My heart, as you know, is, and I suppose always will be with the primary child, and I have the feeling that the teacher of such a child does not always get as much suggestive help as she needs.

This winter, I am working out a series of experiments in the first and second grades connected with the Normal school. I plan and give all (Continued on page 24)



THE 21st ANNUAL CONVENTION

Of the National Commercial Teachers' Federation, held at Hotel Sherman, Chicago, Dec. 26-29, '17

On Wednesday evening, December 26th, there convened some two hundred and fifty members of the National Teachers' Federation for a grand informal march and reception. Never before has our Convention opened so promisingly. A jolly, good-natured assembly, bent upon becoming acquainted with every other member, met in a most enjoyable coming-together.

The play was interrupted just long enough to hear a splendid patriotic four-minute address by one of the strongest of the Chicago four-minute men.

Thursday morning, December 27th, the meeting was called to order by the Secretary, and several patriotic songs were rendered by the Convention under the leadership of Mr. A. N. Palmer, of New York City, with the assistance of an orchestra led by Mr. Patterson, of the Kearney, Nebraska, State Normal School. President Owen, of Decatur, Illinois, was introduced and delivered his inaugural address as follows:

Remarks by the President, H. M. Owen, Decatur, Illinois

It is my good fortune as your presiding officer to greet so many teachers and loyal supporters of this Federation. I am delighted to welcome so goodly a number at this time and at this holiday meeting.

I am sure I should be lacking in appreciation and courtesy if I neglected to express to you my personal appreciation of the honor conferred on me a year ago by electing me to this office. I thank you sincerely for the confidence shown in me by this action on your part. There was no thought, of course, of honoring the individual, though it is an honor, but if the individual can be of service, and represent the body, institution, or state electing him, he should make whatever contribution he can, feeling that he is called to serve.

When I contemplate the long list of school men who have held this important office and read in the records such names as Packard, Ferris, Stevenson and others, as Presidents, I cannot but conclude that this body last year, though well-meaning, grew careless in choice.

Since our meeting in this room a year ago this great nation—our beloved country—has become involved in a terrible and merciless war.

Among other things that helped to precipitate it was the fact that we were unwilling to give a quit-claim deed to the high seas, and finally in April we found ourselves at war. At times our hearts are almost stillled at the tremendous cost in treasure and of young manhood—even unto death.

Hundreds of Commercial teachers have joined the colors, and no doubt a good many young men who attend-

ed this meeting a year ago are now in the country's service.

It is our duty to these, to the communities we serve, and to the nation, to render every patriotic service within our power. The commercial teacher is, or should be, a potent factor in the community for laboring for the public good.

It is, therefore, very necessary that we come together this year to exchange views, make plans, get new ideas and gain fresh enthusiasm for the large community tasks that loom big before us.

For those of us who cannot bear arms there are other ways for us to have a part in winning the war, and we should not overlook the opportunity we have in aiding business, and the administration, in supplying trained office workers.

It is a time when we can turn our school rooms and equipment to most practical use. This is a time when the utmost usefulness of our organization is demanded in the service of business and country.

And in this connection, it is the cherished hope of those who have had to do with making the plans for this meeting that the greatest amount of personal good possible might result to the teacher.

Won't you, therefore, take an earnest part in the department meetings, and the round tables? These offer the opportunity of exchange of ideas and teaching methods—the opportunity to become bigger, better teachers through close association, and through planning to achieve better schoolroom results. They are veritable clearing houses of teaching information. Won't you seek to make whatever contribution you can to the success of the sessions, remembering that in proportion to your giving, you receive.

And won't you seasoned convention goers each constitute himself a committee of one to see to it that the new member has a good time, and is made acquainted with the teachers and school people he had hoped here to meet?

Some reference to the new constitution under which we have endeavored to serve you is apropos. In the main the new constitution is, in my opinion, a good one.

Article 6 makes provision for Officers and an Executive Committee. The Executive Committee consists of the President, the immediate Past President, and one member elected by the Private Schools Department and one member elected by the Public Schools Department.

The people composing this Executive board have worked in perfect harmony during the year and have given the officers fine co-operation. Whatever success results from this meeting is due almost wholly to the members of this board, and whatever is lacking in this meeting is chargeable to the presiding officer.

In this connection our Secretary, Mr. Trenary, is entitled to much consideration. He has co-operated fully

with the board and has worked hard in the interest of this body, and the President wishes at this time to bear testimony to the excellency of the Secretary's service.

Funds

The Federation does not possess the necessary income to enable its officers to proceed, without hamper, to do the things that they ought to do, or that the constitution bids them do.

We derive income from two sources, principally. First, memberships, and second, sale of space to exhibitors.

By-Law 1—Fees and Dues

"Each person becoming a member of the Federation shall pay an annual fee of two dollars (\$2.00) which shall entitle him to membership in the Federation for the current year, and in one department as he may designate.

We do not know at the beginning of the year, and scarcely six months later, who will finally support the meeting with their memberships. Generally the member defers the matter until he decides whether or not he will attend the meeting". It is recommended that a committee on membership be appointed to work and co-operate with the secretary in securing members and that memberships be pledged at this meeting for the year 1918 so that the Executive Committee may know to what extent funds from this source will be available. I also recommend that the annual dues be raised to \$3.00; at present the fee is \$2.00.

Exhibitors, Publishers, Etc.

Our friends, the Publishers, Typewriter people, Hotel managers, and a number of other interests rent exhibit space and advertise with us and thus aid us financially. From this source we derive a very considerable part of our income and the organization is fortunate, indeed, to be able to count on these sources for so substantial an amount of support.

In return for this fine co-operation we have endeavored to allot the time equitably and maintain a fine balance of it for meetings, for exhibits and for social intercourse.

Education Publications

Another avenue of support, and one that cannot be computed in dollars and cents, is the loyal support and backing received from the Educational press, and from the traveling representatives of these publications, and the publishers. Many inches, and in fact pages, of news items; reports, programs, and the like, have been contributed, and many kind loyal words spoken in behalf of this Federation. To all these who have rendered such service, this Federation is indeed indebted.

As some of you know, this administration inherited a debt. In January through the kindness and big-heartedness of the officers of the Private Schools Managers' Association we

(Continued on page 32)



BOOKKEEPING IN THE HIGH SCHOOL

By G. G. Hoole, Dawson County High School, Glendive, Montana

Among the commercial subjects bookkeeping is easily the pioneer. The earliest private business schools accorded it the place of honor and it has never lost pre-eminence. Many high schools taught it long before the commercial course with its long list of applied business subjects was even thought of. In some states elementary bookkeeping was included in the list of eighth grade subjects and a state exam, was each spring solemnly pronounced.

The teaching of bookkeeping thus marked the beginning of our commercial courses. With all their development and modern fullness of curriculum, bookkeeping has retained its keystone position. Today a high school commercial course is considered scarcely worthy of the name that does not offer from two to three years' study of the subject. Aside from the force of tradition, the universal conviction of the supreme importance of bookkeeping in preparation for all business activities makes it the central subject of the commercial group.

Is this highly important position justified? It is my opinion that it surely is from several points of view. Probably no subject taught in the high school exceeds it from a vocational, educational, disciplinary and informational standpoint.

As a vocational subject it trains directly for positions in accounting departments and for clerical work in general. It should give a knowledge of business operations and methods as well, as the bookkeeping technique of recording transactions accurately and the ability to correctly interpret the books so kept. It should provide the pupil with a tool which will enable him to make a start in the great world of business.

While the preparation of the pupil for such a start in life is certainly important, let us consider the other phases. Not many probably of our pupils will become bookkeepers. But no matter what his station or occupation may be, the training in bookkeeping is sure to prove of the highest value. The knowledge of business documents, of banks and banking, of business methods and procedure, of business organization and management—all these are surely invaluable. What other subject in the entire high school curriculum affords such an opportunity to lay a foundation of information necessary and important for success in any line of endeavor?

While most persons are willing to admit that bookkeeping properly taught furnishes a field for the development of mental qualities, few outside the commercial teaching profession appreciate its disciplinary value. This is probably partly due to the fact that the written record is so much in evidence. They do not appreciate

that this is or should be merely the formal expression of results obtained only by the very best application of the trained powers of the mind. Character and correct business habits are here learned as scarcely anywhere else. The student learns the importance of details, he learns to assume responsibility, he learns the habits of sustained effort, neatness, accuracy, honesty, courtesy, industry, punctuality, concentration, persistency, initiative and many others—qualities quite essential to a successful career of any kind. Where else can better opportunity be found for training the judgment and the constructive imagination, or for the development of the powers of analysis? School principals of the most conservative type will be favorably impressed with recitations on such subjects as the analysis of the balance sheet with its attendant formulas of Assets minus Liabilities equals Present Worth, and Present Worth minus Investment equals Gain; the construction of a Profit and Loss Statement; the purpose of closing the ledger and the procedure involved; the relation between current assets and current liabilities and its significance; capital and revenue charges; depreciation; reserves, etc.

The statement has frequently been made that bookkeeping is the poorest taught subject in the high school. In the past there has doubtless been ample justification for that statement, as we are all probably familiar with the sitting-at-his-desk-checking-up-work-with-key-in-hand type of teacher. Happily that sort of bookkeeping specialist has been rapidly giving way to a more progressive type. It is still probable, however, that not all of us are making the most of our opportunities in the teaching of this subject.

Bookkeeping instruction, as usually carried on, centers about the so-called bookkeeping set, a series of connected and related business transactions designed to illustrate business routine from the making of the investment to the closing of the books and the preparation of the statements. Business practice, including the preparation and handling of business papers, usually constitutes a large part of the work of the set. A year's work includes several such sets, which are worked out by the pupils under the supervision of the teacher with more or less recitation work and discussion. The major consideration is usually the set or budget to be completed and the recitation work is only secondary and supplementary. Sometimes the pupils are kept more or less together and sometimes they are permitted to progress according to their ability or inclination. It seems to me that a careful consideration of the matter will suggest that there is no good reason why bookkeeping should be taught so differently from other subjects of the high school course. Whoever heard of teaching algebra, chemistry, history or stenography by any such irregular, hit or miss method?

Furthermore a really searching examination will usually disclose that pupils taught in this manner really know very little bookkeeping. The trouble is that the appeal has been too largely to the memory and too little to the understanding. While the development of automatic processes of habit is most valuable, it would appear that that is not the only end in view, nor even the chief end. Is not the appeal to the reason and the stimulation of the imagination more worth while? I believe that it surely is.

The average bookkeeping set with its business routine and distracting business papers, really hinders effective teaching and robs the subject of its chief educational value unless that set is relegated to a subordinate place and not allowed to monopolize the chief attention of the class. The logical presentation of the subject precludes, therefore, the use of the extended business narrative with its stress chiefly upon routine, but requires rather a treatment of the subject topic by topic, each principle being expanded and demonstrated sufficiently to be thoroughly learned with the extended set used merely as a review of principles already fixed in the mind. By this means the chief emphasis is put upon the teacher and not upon the text, which, it would appear, is where it should be. A properly equipped teacher, using this method of presentation, will teach successfully from any text or from none.

It is probable that too often the teaching of bookkeeping methods and the teaching of bookkeeping principles are confused. It is often considered sufficient when the methods of bookkeeping technique are taught or demonstrated. Many teachers are satisfied if their students are able to follow the book routine and have not been insistent on their understanding the reasons underlying the bookkeeping methods. They emphasize the "how" at the expense of the "why." They stress the vocational aspect of the subject and slight its educational possibilities. Doubtless it is easier for each of us to accept the knowledge of bookkeeping routine as an understanding of the subject than it is to insist upon a real knowledge of the principles underlying each transaction; but to do so is certainly not as good teaching.

I believe that the teaching of bookkeeping need not be different from that of any other subject. At various times the class work will assume the form of teaching, testing, drill and review. When a new topic is to be presented, or a new principle introduced, the inductive method is entirely feasible and far better than the usual deductive. Instead of having the pupil learn a number of rules of debit and credit by rote, instead of having him take everything on faith, why not lead him to find the reason for each step and each rule? The teacher should lead the class step by step to see the basis on which a new



process rests. An analysis of the new situation and a comparison with former more or less similar ones will, if skillfully handled, lead to the proper conclusion. When the rules of bookkeeping are thus introduced, there need be no tedious committing to memory. There is an old saying, "That which is thoroughly understood need not be memorized."

A reasonable amount of drill work must follow the study of new principles in order to fix them properly in mind. These may be both oral and written, in class and outside of class. I frequently give a brief test of ten or fifteen minutes' length at the beginning of a period and it seems to be of great value, as they are unexpected and not prepared for and they really tell just what each pupil knows.

I employ the account method as my approach to the study of bookkeeping and the cash account is the first one that I consider. For obvious reasons every student quickly comprehends the cash account. At the start I employ the T account exclusively for all work, as it is very simple and answers every purpose. The formally ruled ledger account I reserve for later acquaintance. After cash we take up the study of purchases and sales of merchandise, the expense and the proprietor's accounts. The interrelation of accounts is considered at this point which develops the idea of double entry bookkeeping. We next ask why we are keeping books and the objects of our labors. A little discussion brings out the necessity of knowing the progress made during the period and also the present condition of the business. Profit and Loss and Asset and Liability statements are then prepared. Books of original entry come next as well as personal accounts. Attention is now given to the proper formal entries in the books of first entry and the formal posting to the ledger after which a trial balance and statements are prepared in formal manner. Next is considered the closing of the ledger, a perplexing process at best to the average pupil. A study of the "why" helps to learn the "how" of this procedure and makes it much simpler. I do not have my class work out a single formal set until after six weeks' drill of the above character, and when we do undertake it each unit is worked with rapidity and with very few errors, as the pupil is sure of himself and knows how to proceed. He is not groping blindly, trying to learn everything from his text, with frequent admonitions to "do it like the model in the book." To further assist the learner, one of our periods each day is devoted to a discussion of what we are going to do that day. A certain number of transactions are assigned for that day's work, each one thoroughly explained and discussed, each business paper examined and analyzed and the entries decided upon. During the second period the work is performed and the assignment, I might add, is not exceeded.

The instructor is present during this second period to give individual advice and assistance and to check results. When we are not engaged in the formal sets, the second period is devoted to assigned study or drill exercises. Little bookkeeping work is done outside of school.

In this manner the instructor always has the class in hand, is the leader at all times and has the best possible chance to reach the slow and backward pupils. A definite unit of work is accomplished each day and all pupils are kept together. I do not think that bookkeeping pupils should be allowed to progress irregularly, that is, some faster than others, any more than the pupils in any class should be. Since following this plan of presentation, it has been my experience that my pupils have been not only much faster and more accurate in the preparation of business papers and making the entries in the books, but immeasurably better acquainted with the underlying principles of bookkeeping. I do not use separate price lists as there is little tendency to depend upon a neighbor for help where everything is done in class and where all are working together. I do not believe in an "actual business" system where the pupils attempt to deal with each other. Such a scheme affords too much opportunity to dissipate energies and waste time with small chance for the instructor to keep the close tab on everyone that is so necessary to successful progress.

The question of the time available for bookkeeping work is often a serious problem in the high school. It would appear that the ideal condition is for each class to have a double period, that is, two regular periods in succession. The first of these can then be devoted to recitation work and the second to laboratory work. This ideal, however, is not always obtainable. More often if two periods are available at all, they come at different times of the day. In that case the previous arrangement can still be adhered to although it would seem far preferable to have them coming in succession.

To sum up it would seem that our work might be improved by placing more emphasis on principles and less on methods of bookkeeping; more and better recitation work; more inductive teaching and less deductive; shorter sets; less arithmetical work; less repetition of old matter, and the subordination of the formal set to a place as a review exercise of principles and methods already learned. Permit me to say that I am not claiming to be the originator of the ideas I am presenting to you today; I doubt not that they have been "discovered" many times before by many teachers in many schools. I wish to acknowledge my indebtedness in particular to Drs. Kahn and Klein of the College of the City of New York, whose book, *Principles and Methods in Commercial Training*, is a model and should be in the hands of every commercial teacher.

I will further add that in my opinion every teacher of bookkeeping should have an accounting library. It need not be large but should contain a few standard books on accounting and methods of teaching. A perusal of these will surely prove not only enlightening and broadening but very interesting. The teacher should also take care to keep in touch with the contemporary business world through the reading of financial and business journals and also by occasional inspections of offices in his own town. This can easily be managed by a little tact, as most business men if properly approached will be glad to explain their office systems. The opportunity for higher study both in summer schools and by correspondence is also of mighty value to the ambitious teacher, and in view of the constantly increasing standards of preparation should not be neglected.

A SUBSCRIBER FROM THE BEGINNING

"Enclosed please find check of \$1.00 for renewal of my subscription to *The Business Educator*. Inasmuch as I have every number of *The Business Educator* from the first to the last edition, and inasmuch as I desire to continue my file of this great periodical intact, I, of course, could not afford to miss a single number."

O. C. DORNEY,
American Coml. School,
Allentown, Pa.

On Washington's Birthday, the Sioux Falls, S. D., Business College pupils formed a Thrift Club for the purpose of carrying on the sale of thrift stamps, thus indicating that they are carrying into practice the things taught in the school.

Those who sneered at business education a quarter of a century ago as being "commercial" and thereby of a thrifty type, little realized that in due course of time the Business College ideal would become so universally popular, and imperative. "How the mighty have fallen," according to their own former standards, and yet in reality they have risen, even though late in doing it. After all "necessity is the mother of invention" in things educational as well as in things ingenious and mechanical.

Mr. A. A. Kuhl, Principal Commercial Department of the Georgia Normal College and Business Institute, Douglas, Ga., recently favored us with a list of forty subscriptions to the *Business Educator*, bespeaking his old-time and all-time enthusiasm for fine penmanship as well as a prosperous school. Incidentally he remarked having recently added another farm to his possessions and that he hoped to keep busy from seven in the morning until midnight or after. He is one of the most indefatigable workers we have ever known, and the quality of his activity is on a par with the quantity of it.



Mr. E. E. Admire, proprietor of the Metropolitan and Ohio Business Colleges, Cleveland, Ohio, died March 24, 1918, after a brief illness, due to complications of some time standing. Mr. Admire was a widely known member of the commercial teaching profession, and one who has achieved considerable wealth through the prosperous schools he developed in co-operation with his estimable wife, who survives him and who succeeds to the business (we judge).

Mr. Admire thirty years ago was known as a professional penman, but commercial school promotion got his attention. In Cleveland, on the West Side in particular, he took an active part in the poddical life of the city, only last year running for membership on the board of education.

At conventions and in the city of Cleveland he will be greatly missed, as he was a man of warm social nature who enjoyed friends, both personal and professional, and he counted them by the hundreds.

DRAKE'S SCHOOL 154 Nassau St., N. Y.

March 1, 1918

Dear Scribbler:

The first gathering of "Ye Old Guard" of "The Ancient and Honorable Scribblers," is coming.

There will be times of entertainment and pleasure.

Inkslingings, with old scribbles and new, will be observed at Ames' corner, Palmer's and Dennis' too, and "Ye old writing" of pot hooks, straight lines and hooks without pots, adorned and unadorned, will be talked.

YOU NEED COME THERE, and help the comers to a good time. There'll be something to eat and, if necessary, something to steady your feet.

Bring along all ye ancient smiles and memories, whiskers, swallow tail coats and boots, and wander to the Brooklyn Bridge in New York, stop in the Tribune Building, 10th floor,

room 1011, Drake School—and "Sit yet down" at 10 A. M. on the sixth day of April, Nineteen Hundred and Eighteen.

Wat'chr say?

Yours scribblingly,

THE COMMITTEE.

W. E. Dennis,

M. J. Goldsmith,

S. E. Bartow,

H. B. Slater,

J. C. Kane, Addressee.

New York, April 6, 1918.

"YE OLD GUARD"

I. Opening—J. C. Kane.

II. Errors in the Identification of Handwriting—Albert S. Osborn, 233 Broadway, N. Y.

III. Reminiscences of the Traveling Penman—5 min. each.

IV. Ornamental Penmanship—J. E. Soule, Phila.; T. H. McCool, Phila.

V. General Remarks—2 min. each.

VI. Visiting—Osborn's, Palmer's and Dennis'.

VII. Dinner—As you like it—Brooklyn, N. Y.

COMMITTEE—W. E. Dennis, M. J. Goldsmith, S. E. Bartow, H. B. Slater, A. J. Scarborough, G. G. Price, J. C. Kane.

Pursuant, as the lawyers say, with the foregoing invitation and program, a most delightful meeting of veteran penmen was held from 10 to 2 o'clock, April 6, 1918. Among those present were the following:

J. E. Soule, Philadelphia; A. S. Osborn, New York City; T. H. McCool, Philadelphia; A. J. Scarborough, Brooklyn; A. R. Lewis, New York City; W. E. Dennis, Brooklyn; C. G. Price, New York City; C. C. Lister, Brooklyn; R. S. Collins, Philadelphia; S. E. Bartow, New York City; L. G. Lloyd, Yonkers, New York; C. G. Prince, New York City; M. J. Goldsmith, Brooklyn; J. C. Kane, New York City; G. W. Harman, Brooklyn; C. P. Zaner, Columbus; H. B. Slater, Elmhurst, L. I., N. Y.; G. G. Gudmundson, Newark; J. F. Flower, Rahway, N. J.; Geo. E. Van Buskirk, Newark; H. W. Patten, Philadelphia; Wm. H. Berger, New York City; C. B. Adkins, Brooklyn, N. Y.

A committee consisting of Kane, Lister, Osborn and Dennis was named with power to formulate a permanent organization and call a meeting and arrange a program as they deem best. The name, Veteran Penmen's Club, was suggested, and that only those who had seen upwards of a quarter of a century service were to be eligible. The purpose is to relate reminiscences rather than to promote discussions of modern methods and practices. Fellowship, and what has been done and who did it, seemed to be the keynote. It was worth much more than the price to New York City to mingle with so many who have achieved so much and who were yet so young in years and spirit in the work. The oldest, 76, did not look a day over 60, and most of those suspected of being in the sixties were in the fifties.

We hope to be included in the future meetings. We are the richer for the fellowship of the first meeting, which was the result of Mr. Kane's inspiration, initiation, enthusiasm and goodwill.

C. P. ZANER.

PUBLIC SCHOOLS OF THE DISTRICT OF COLUMBIA

(Continued from page 20)

the lessons. I must confess, that they are not always along the prescribed conventional lines. You will find no oval or push and pull drills in this course, and yet the wee folks are really writing with arm movement.

I should like to exchange such plans with some one who may be doing work along similar lines. And the thought came to me, why not make the B. E. the medium of exchange. Is this a practical thing to do from your point of view?

Very sincerely yours,

MAE F. MARSDEN.

Dr. Fritz S. Darrow, a scholarly man, who has recently completed the shorthand course at the Rochester, N. Y., Business Institute, has been added to the teaching staff there.

Raymond C. Goodfellow, who has been with the East Orange, N. J., High School for three or four years, is now Supervisor of Penmanship in Newark, N. J., with an initial salary of \$2000.

E. W. Atkinson, who has been in charge of the commercial work at the High School at White Bear, Minn., for two years, has just accepted a position as Principal of the Twin-City Business College, St. Paul, Minn., at a very generous salary.

Miss Mary A. Finley is the new commercial teacher of the Mt. Vernon, N. Y., Commercial High School, at a salary of \$1300.

R. C. Smith, of Canton, Ohio, is with the Erie, Pa., Business College.

Miss Florence Andrew, for some years head of the shorthand department of Brown's Business College, Champaign, Ill., has accepted a similar position with Link's Business College, Boise, Idaho, at a very liberal salary.

Miss Olive Gunderson, who has been teaching shorthand in the Drake Business College, Newark, N. J., recently accepted a position as commercial teacher in the Roseville, Ill., High School, at a substantial increase in salary.

Mr. I. Kerk Smith, of Smith's Shorthand School and Commercial College, Norton, Virginia, is promoting penmanship in connection with the other commercial subjects, as indicated in a letter recently received, in which he speaks favorably of the work being done in his classes.

A beautifully written ornamental letter has been received from W. J. Elliott, Prin., Elliott Business College, Toronto, Ont., Canada, who for many years has ranked as one of the best penmen.



W. P. STEINHAUSER

Prof. W. P. Steinhäuser, A. M., D. C. S., Ph. D., principal of the commercial department of Roanoke College, Salem, Virginia, was educated in the public schools of Rochester, N. Y., following which his preparatory education was received in Wagner College at Rochester, at the time his father, the Rev. J. Steinhäuser, D.D., was president. At a later date he received his A.M. degree from Oskaloosa, Iowa, College, subsequently doing post-graduate work and receiving additional degrees. At different times he has completed work of a professional nature in such institutions as Milton University of Baltimore, Maryland, American Business College of Allentown, Pa., Rochester Business Institute, etc., etc. In 1906 he attended the Zanerian, and holds certificates and has received instruction from a half-dozen professional penmen.

His accomplishments are not confined to bookkeeping, shorthand, penmanship, and allied subjects, but he had considerable experience in editorial work.

Until this year, since 1907, he has been principal of the commercial department of Neptune Township High School, and supervisor of penmanship in the public schools of Asbury Park, N. J., which position he resigned to assume his present work.

He is a member of the Masonic Fraternity and is a Shriner, and his hobby is "hard work."

Mr. Steinhäuser possesses a clean-cut, affable personality, is happily married and claims as friends hundreds in the profession. We have always found him to be a congenial friend who always has a good word to everybody of everybody.

Department of the Interior Bureau of Education

January 20, 1918.

TO THE PRESIDENTS AND PRINCIPALS OF COLLEGES AND HIGH SCHOOLS:

Our country needs now and will have permanent need for a larger supply of efficient clerical service in the work of government and business. This service can be rendered effectively by the young women as well as by the young men of the nation. Are the schools, particularly schools and colleges for young women, doing all they can to meet this need?

The courses of study listed below, prepared by the specialist in commercial education of this bureau, Dr. Glen Levin Swiggett, and approved by prominent experts in the field of commercial education, are submitted to you for consideration in the belief that your institution may find it expedient to introduce one or both courses or to modify the course of study now given in your institution by including some parts of these submitted courses.

The courses of study are intended for classes of secondary school age although they may, for the present, be pursued with profit in the first and second years of school of college grade wherein no work of similar character is now offered. It is earnestly hoped that all schools of high school grade will offer immediately the opportunity to pursue a two-year course similar to the following. The Bureau of Education does not indicate in this general letter the amount of time to be given to each subject, nor the method to be pursued in teaching it. The bureau will, however, gladly co-operate in relating the course to the particular needs of any community.

P. P. CLAXTON,
Commissioner of Education.

ONE-YEAR STENOGRAPHIC COURSE FOR YOUNG WOMEN

First Semester

Typewriting.
Business English, penmanship and spelling.
Business arithmetic with rapid calculation.
Stenography.
Commercial correspondence and business ethics.

Second Semester

Typewriting.
Business English, penmanship and spelling.
Office devices and practices.
Stenography.
Social correspondence and social forms.

TWO-YEARS SECRETARIAL COURSE FOR YOUNG WOMEN

First Year

First Semester
Commercial Geography*.
Typewriting.
Business English, penmanship and spelling.
Business arithmetic with rapid calculation.
Stenography.

Second Semester

History of Commerce*.
Typewriting.
Business English, penmanship and spelling.
Bookkeeping.
Stenography.

Second Year

First Semester
Principles of economics*.
Commercial law.
Stenography.
Commercial correspondence and business ethics.
Civics.

Second Semester.

Applied economics*.
Business administration and organization.
Social correspondence and social forms.
Banking.
Office devices and practices.

* Should this course of study be offered during the first two years, as part of a four-year course, a modern language, preferably Spanish, might be offered as an optional study. The starred subjects, however, should be offered in the later years.

The Roanoke College, Salem, Virginia, offers Summer School Courses in commercial studies for teachers and those qualifying as such, under the personal instruction of Mr. P. W. Steinhäuser. Applicants for the commercial teachers course must be at least eighteen years of age and must have completed a four year high school course or its equivalent.

The University of Pittsburgh is offering summer courses in commercial subjects, such as Stenography, Typewriting, Accounting, Methods, Business English, Commercial Spanish, Industrial Geography, Vocational Guidance, etc. The N. E. A. meeting will enable many teachers to "kill two birds with one stone" by attending its meeting and then remaining for study.



SALESMANSHIP

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

THE MAN ON THE ROAD

Some one remarked that "Salesmen are born, not made." This may or may not be correct; however, much has been said and written about the "Man on the Road," and he is often-times the topic for discussion, and this is all good and well, because the really good Salesman keeps abreast of the



times and the condition of the various markets in his particular line. He is usually a faithful and constant **Booster** for his **HOUSE** and home town or city. He seeks to give his employer the maximum of efficiency in conscientious service. He knows **HOW** to mix and mingle with the various classes with which he comes in daily contact, and he puts discretionary powers into practice within the limit of his authority.

It often happens, for diverse reasons, that a **SALE** is not easy to make; therefore, the truly successful salesman should be resourceful in many respects. Not infrequently he works along the lines of **LEAST RESISTANCE**—all the while steering toward the real objective, until the **DRIFT** brings home to both sides the true mission of the interview.

All in all, the Salesman who has the welfare of his firm at heart, is constantly on the alert—studying their best interests—and applying the results thereof in a concrete manner whenever opportunity presents itself. He is not especially **WATCHING** for sun-down and pay-day, but on the other hand he is looking out here and there and everywhere for **NEW** customers, with the anticipation of driving an entering wedge into new business, and not infrequently get results that yield manifold profits.

No doubt, many have often heard "Nothing Succeeds like Success," and "Prosperity begets Prosperity." Let us paraphrase these by saying—**OPTIMISM** and **PROSPERITY** are **CONTAGIOUS**, and if practiced to fullest extent, may be made an essential component part comprising the **GIST** and the **CORE** of real Sales-making in a nut-shell.

The New England Business College Association, George P. Lord, President, is an Association of some 30 New England business colleges designed to further the promotion and management side of private school work. Typewriting tests, advertising campaigns and teacher service are some of the activities of the Association. This bespeaks a progressive policy on the part of the New England schools which, rightly conducted, will mean increased efficiency and prosperity.

HUFF'S SCHOOL OF EXPERT BUSINESS TRAINING

Kansas City, Mo., March 26, 1918.
Editor Business Educator:

Uncle Sam didn't ask for the amount of business done by the Private Commercial Schools on the first and second Liberty Loan Campaigns, but he wants to know this time, and it is up to the Private Schools to show what they can do when they are called upon.

Why not allow the Private Commercial Schools of this country to have the credit for bonds bought and sold by them, instead of allowing the credit to go to a local committee or other organization? Remember, every bond sold by your students or teachers in or out of school goes to your credit.

The Chairman who directs this work, asks that every Private Commercial School in the United States be reached. You are one of the 1350 schools. What is your school going to do? This is your opportunity to speak up for Uncle Sam. Here is the plan:

The slogan is: "Buy a Bond and Sell a Bond."

1st. Every teacher who has not bought a bond, should buy one.

2nd. Every student who is financially able, should buy a bond.

3d. Every student who will be leaving school within the next three or four months to take a position, should take a bond and make monthly payments.

4th. Every student who feels he cannot afford to make the investment now, should sell two bonds (or more).

How to Do It.

Almost every school in the country advertises the teaching of Salesmanship. Here's your opportunity to give your students practical selling work. Have each student in the Salesmanship classes inform himself on the subject, practice his selling talk on the class, asking for criticism, then put these sales students in charge of squads. Divide your school into two units, and see which one disposes of the largest amount of Bonds.

If you do not have classes in Salesmanship, select your best selling material and with the aid of your teachers train these students to supervise others of less experience. Put the responsibility of this opportunity on each individual student. Keep the slogan before him, "Buy a Bond and Sell a Bond"—post it—explaining that he may sell any number but that if he is unable to buy now, to be certain to sell at least two.

Secure speakers and get literature from your local committee.

If you have a better plan, use it. It's getting them sold and giving YOU the credit that interests me.

By jumping into this Third Liberty Loan Campaign, by explaining its necessity and our privilege, you are not only giving your students a most practical lesson in Thrift, but you are teaching them to make a sound investment; you are also teaching them

to sell the safest bonds their friends and neighbors can buy, and you—Mr. Private School Man, you get the credit for your school.

Some of the schools sold from \$500 to \$10,000 worth of Bonds on the Second Liberty Loan.

What you do must start now. The big drive begins April 6. Bonds will be issued as before for \$50, \$100, etc., at probably 4% or 4½%. You may be able to arrange with your local bank for longer period of payments than the three months allowed on the general plan, if it suits your students better.

Private School Manager—Let's make a big DENT in the skull of the Kaiser!

Yours fraternally and patriotically,

N. M. HUFF,

Advisory Com. Private Coml. Schools,
Third Liberty Loan.

The New York State Shorthand Reporters' Association,
179 Marcy Ave., Brooklyn, N. Y.,

March 12, 1918.

Dear Mr. Zaner:

I would be glad to have you appeal to your readers for the information asked in my last letter. But would it not be better, while we are about it to ask a lot of things which might as well be tied down now as later?

Here is a list which occurs to me as I write:

1. Is there any proof that James Gordon Bennett, founder of the N. Y. Herald, actually opened the Commercial School in New York City in 1824, referred to in Herrick's "History of Commercial Education?"

2. Is there any bibliography of bookkeeping texts later than B. F. Foster's of 1852, listing those then in his collection or known to him, from 1543 to the date of his pamphlet? Who is now collecting books in this line? Where is the largest collection of such texts in the English language?

3. Who have complete files of the "Business Educator" or of magazines in its field? Where is there a list of the magazines in this field, or where has it been published if in print?

4. What other histories of commercial education in the United States other than those by L. L. Williams in the "Business Journal," and by A. H. Himman in the "Business Education" have appeared in magazines or pamphlets?

5. Where may photographs or cuts of Bartlett, Duff, Comer, B. F. Foster, Jones and other early business college men be found? Same for illustrations of their school and copies of their catalogues?

6. Which high school first introduced shorthand in the U. S.? Typewriting? Bookkeeping? Who were the teachers? Where written up? What texts were used by them?

Cordially yours,

DAVID H. O'KEEFE.



PRACTICAL H. S. PATRIOTISM

AN EARLY LESSON IN FINANCE AND PRACTICAL PATRIOTISM

O. C. Schorer, Grover Cleveland
High School, St. Louis, Mo.

For the first time in the history of the United States has the individual of moderate and average means had a fair opportunity to become the owner of a form of security that should long since have been offered and even urged upon him. Up to the time that the First Liberty Bond Loan was offered for public subscription, the United States Government bond was almost "forbidden fruit" for the individual of moderate means. The sale of the first issue of Liberty Bonds brought out several million small investors, but it was not until the sale of the Second Liberty Bond Loan had been closed, and results tabulated, that the real significance of the movement was fully realized. The small band of United States Government bond holders has, in the course of six short months, been moulded into a vast army of probably eleven or twelve million owners of that form of security. For years we have permitted the vast majority of our citizens to believe that United States Government bonds were intended only for the people of wealth. And has not the very natural result been an unconscious withdrawal of interest in matters concerning the affairs of our nation? Today we have, for the first time since the formation of the Union, a semblance of a centralized and solidified citizenship, all vitally interested in the affairs of our nation.

The Liberty Bond Publicity Bureau of the Treasury Department undertook an immense work when it announced that an effort would be made to place a Liberty Bond in every home in the United States. That the methods employed by the Publicity Bureau were effective, and that the efforts of that body were highly successful cannot be denied. The results obtained speak for themselves. To increase the number of United States Government bondholders from an insignificant few hundred thousand to almost twelve million is an accomplishment in whatever light we may look upon it.

Of the many organizations that were called to the aid of this unprecedented piece of work—the private, state, national, federal reserve banks, trust companies, civic organizations of all kinds—probably none is more striking, and none is more productive of real deep-rooted results than the activity of a "very small bank" conducted within the walls of the Grover Cleveland High School of St. Louis.

The Grover Cleveland High School has a Students' School Savings Bank that is operated by and for the convenience and education of the pupils of that school. The School Savings Bank was first organized to encourage habits of thrift and savings and to give the pupils in the commercial department of the school practical work in the field of banking. A savings account may be opened by any pupil of the school upon an initial deposit of ten cents or more. Any subsequent deposit may be made in any amount whatsoever.

When the Second Liberty Bond Loan was offered for public subscription, the Grover Cleveland High School Savings Bank placed itself in the field of patriotic workers and offered to accept subscriptions to the Second Liberty Bond Loan upon the same terms as were then being offered by all incorporated banks of St. Louis. The three plans of purchase, namely, the "cash payment," the "deferred payment" and the "weekly payment" plans, were made available for the pupils of the high school. It was, of course, realized that the first two mentioned plans of purchase would not be the most popular plans in the estimation of the pupils, but that the "Dollar-a-Week" plan would be the most commonly accepted form of purchase. At the same time that the School Savings Bank was taking these subscriptions, the regular Liberty Bond organization of the St. Louis banks was also soliciting subscriptions from the pupils of the school, and no particular effort was made to obtain subscriptions through the organization of the School Savings Bank. A total of 63 purchasers made their application for bonds through the banking organization of the high school. Of this number 8 subscribers paid for their bonds in cash, 1 selected the "deferred payment plan," and 54 subscribers

elected to pay \$1 per week on each \$50 bond purchased. A total of \$3400 worth of Liberty Bonds were thus placed in the possession of the Young Americans through the agency of "this little bank" of the Grover Cleveland High School.

To make it possible for the Grover Cleveland High School Savings Society to engage in this activity, and to offer to the pupils of the school the same privileges and opportunities given by incorporated banks of St. Louis, and at the same time permit the pupils to obtain greater conveniences through their own institution, the trustees of the School Savings Bank purchased from one of the incorporated banks of the city the required \$3400 worth of Liberty Bonds. The trustees made the purchase of these bonds on the partial payment plan, but expressly agreed to carry any bonds the pupil purchaser of which might become delinquent in his or her payments.

Probably this activity on the part of one public school savings band stands as a rare, or even isolated, instance. However, the plan has been so successful that it may properly be suggested as a future undertaking on the part of many of the nearly 2500 school banks in the United States. The real importance and significance of the sale of Liberty Bonds through the agency of school savings banks does not lie in the amount of bonds that will be sold in that way, but rather in the fact that the purchase of such bonds constitutes a first financial venture for boys and girls and the further fact that the bonds are being placed into the hands of the future men and women of our nation. Not only will the purchase of Liberty Bonds, and the payment of such purchases out of the savings of the boy and the girl, be an incentive to thrift and economy; and not only are these boys and girls gaining an education in proper financial investments; and not only will they gain the necessary confidence that comes with a first successful financial venture; but every boy and girl who has purchased a Liberty Bond has closely identified himself or herself with the affairs of interest and importance to their nation. These boys and girls have recognized a duty and they have demonstrated a loyalty and a patriotism in their willingness to assume their respective share of this responsibility. The good that will result from this early recognition of responsibility to government cannot even be estimated.

"Acts Speak Louder Than Words"—They Show and Prove



The BUSINESS LETTER

The B. F. Goodrich Rubber Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 6

BUILDING GOOD-WILL THRU COURTESY

Some Suggestions for Correspondents

Courtesy is the oil that lubricates the parts of the business machine. Courtesy is even more essential in letters than in face-to-face conversation. There is no other quality in our letters that can do so much to build up good-will for The B. F. Goodrich Company as courtesy; nothing can tear it down so quickly as discourtesy.

Many seemingly disagreeable things must be done by letter. Money must be collected; complaints made; credit refused. These things should be done in a way that will pave the way for future friendly relations. They can be, if courtesy is employed. Courtesy takes the sting out of what would otherwise be unpleasant reading. An honorable letter, devoid of smartness, which seeks to give the other man a square deal, will gain his respect for you and minimize his antagonism toward our Company.

Courtesy pays always. Under no circumstances or conditions should a letter be discourteous. Of course, some letters must be sharp and to the point, but this sharpness can be tempered by reasonable regard for the feelings of your reader.

The following is a stinging letter, and the poor good-will builder:

Dear Sir:

When we asked you to be our distributor in Midland and surrounding counties we expected you to line up with the dealers in that district.

Since acting as our representative, we have had complaints about the poor deliveries you make to the dealers. We have lost several good customers in your territory because of your unbusiness like methods.

We expect you to co-operate and give service to the men you are supplying, and unless you do so we most certainly do not want to have any business relations with you.

Our representative will be in Midland the last of next week. We have instructed him to take extreme measures in order to eliminate the trouble we are having with you.

Yours truly,

This is a good example of how not to write a letter. Letters like this hurt the reader, and they hurt the writer; they are unwise, unnecessary and insulting. This man is now the business and moral enemy of the house who sends him such a letter. He will hurt them whenever he can. The fact that he should have such a letter in his files with their name on it is discredit to them. The

letter written as follows would have answered the intended purpose, and would not have made the reader an enemy.

Dear Sir:

We have had so many complaints from dealers in your district that we have asked our representative, Mr. Blank, to call on you. He will be in Midland the last of next week.

Mr. Blank is calling for the purpose of working out some method by which these complaints can be eliminated. We have no way of knowing whether the charges against you are justified and until we learn otherwise, you are going to be given the benefit of the doubt.

Your interests and ours are closely allied, and for that reason we want to help you. We have instructed Mr. Blank to stay as long as he can be of any help to you. He is at your service in any effort that will bring your relations and ours to a more satisfactory and profitable basis.

Yours very truly,

Courtesy is often confused with something that is only a part of courtesy—politeness. Politeness is the possession and expression of good manner. In letter-writing it is only a matter of form, evidenced by the little requirements of good taste.

"Please" and "thank you" are marks of politeness. "We are sorry we cannot help you," is a polite way to phrase a regret, and "We are very glad to be able to help you in this matter" makes the recipient feel that the favor he has asked has been gladly granted. These polite forms possess no value in themselves, but the general confidence they instill in our reader makes them useful.

But politeness can be over done. A letter that is overflowing with "please" and "kindly" is repulsive. Do not be servile in your letters. Go as far as strict courtesy demands, and possibly a little farther, but do not go so far as to excite the contempt of your reader. We like to be asked to do things politely but we do not want people to fawn upon us.

A correspondent, in trying to be polite, often becomes discourteous, or instance, the phrase, "We thank you in advance, etc.," is an expression that business men vigorously protest against. Such a phrase implies that the person of whom the favor is asked will grant it, which is discourteous, and it not only implies but states definitely that after the favor has been granted, no letter of thanks will be written. The time to thank a person for a favor is after it has been received. The time to discharge an obligation is after it has been incurred.

Courtesy is more than politeness—more than outward expression of good manners. It is a desire to create a feeling of mutual benefit and consideration towards the customer's point of view. A courteous letter cannot be written by a man who does not believe that kindness and consideration are the bulwarks of safe and sane business. In other words, courtesy is real consideration for others, rather than a mere expression of forms of consideration. Courtesy does not say that a man may not be in-

dignant or aggrieved, but it does say he shall express his indignation in a manner that shows he has a sense of fairness.

The following communication illustrates exactly what is meant by the wrong point of view.

Gentlemen:

I want to congratulate you. You certainly are the promptest house I ever did business with. If you are going to ship my order this year, you will have to hurry, for there are only three more months in 1916.

Sarcasically,

Whenever a discourteous letter is received, there is a temptation to answer in the same tone. A correspondent who is cool-blooded enough to ignore insults to himself or to his house—who can fight down the temptation to "answer back"—is an asset to a business organization. Never write when in the heat of anger. Get absolute control of your emotions before you start to dictate. If you receive an unjust complaint or an unjust accusation, do not answer it until you have cooled off. It is poor satisfaction to feel that you sent as hot a message as you received.

Courtesy is a necessity in all business letters, but particularly important in complaints and answers to complaints, inquiries and acknowledgement of orders. There never was a discourteous letter written but that did more harm than good. A discourteous letter may, of course, accomplish its purpose, but it places future business relations at the mercy of the four winds. Discourteous letters usually come from anger, and anger is the worst mood in which to conceive a business letter. There is only one good rule regarding it. Do not write when angry. Anger cools rapidly, but a letter once mailed can never be recalled.

Never try to make a customer admit he is wrong. Once a man has taken a stand, it is human nature for him to maintain it. Let him admit his mistake of his own initiative. An apology that comes through force usually terminates business relations. Remember that sarcasm is irritating and carries with it contempt. No one can ever give a legitimate reason for being sarcastic.

Be sincere. It does not take a customer long to detect the writer who hides behind the sham of insincerity. Honesty and truthfulness always gain good-will and never offend. Make every letter a good-will letter. Be frank and tell the honest cause of every delay or mistake. Cleverness is never preferable to sincerity and directness. Let every letter show a clear understanding of the reader's point of view and his equality with you.

Mr. C. R. Neher, of the Piedmont Business College, Lynchburg, Va., sent as an Easter offering forty-one subscriptions to The Business Educator, thus contributing to the penmanship enthusiasm and efficiency of that many of his pupils. He writes a good hand and teaches likewise well.



COMMERCIAL LAW

J. H. ROBINSON

Pulaski Public Schools
Edinburg, Pa.

REAL ESTATE

CONSIDERATION

It is an ancient and well established rule of the common law prevailing in this country, that no promise can be enforced at law unless it rests upon a consideration; by which word is meant a cause or reason for the promise. If it does not it is called a **naked bargain**, and the promisor, even if he admits his promise, is under no legal obligation to perform a promise that he made without a consideration.

There are two exceptions to this rule. One is when the promise is made by a sealed instrument, or deed (every written instrument that is sealed is a deed). Here the law is said to imply a consideration, the meaning of which is that it does not require that any consideration be proved. The seal itself is said to be a consideration or to import a consideration.

The second exception relates to negotiable paper; and is an instance in which the law merchant has materially qualified the common law. Bills and notes, payable to order, that are negotiable, are to a certain extent an exception to the rule. Thus an indorsee cannot be defeated by the promisor showing that he received no consideration for his promise; because the promisor made an instrument for circulation as money; and it would be fraudulent to give to paper the credit of his name and then refuse to honor it. But as between maker and the payee, or between the indorser and the indorsee, and in general, between any two immediate parties, the defendant may rely on the want of consideration; that is if an indorsee sues the maker and the maker says he had no consideration for the note, this is no defense; but if the indorsee sues his indorser, and the indorser shows that the indorsee paid him nothing, this would be a good defense, and so it would be if the payee sued the maker. So, if a distant indorsee has notice or knowledge, where he buys a note, that it was made without consideration, he cannot recover on it against the maker, unless it was an accommodation note, or was intended as a gift.

Sufficient Consideration. A Consideration is in general sufficient in law if it is a benefit to the promisor, or a trouble or inconvenience to the promisee. As to the benefit to the promisee, it need not be adequate. If it be of some value it is enough, and equity will not interfere, unless it was fraudulent, or the party was

imposed upon. As to trouble or inconvenience to the promisee it is immaterial how much, provided it is not utterly insignificant.

A consideration is said to be good when, though it does not represent money value, it is still regarded as a sufficient reason for making a transfer of property; as for instance, blood, relationship or natural affection when it is said to be **Valuable** when it is money or something of equivalent pecuniary worth. A good consideration is sufficient to sustain a deed between parties, but not always as against third parties; for instance, if a father, in consideration of the natural affection which he bears to one of his children, transfers property to him, he cannot afterwards recover back the property on the grounds that there was nothing given to him for it; but, if such a transfer were made when the father was insolvent, it could be set aside at the instance of his creditors, while if the child had given a **valuable** consideration for the property, the transfer would be valid against every one.

Marriage is regarded as an especially valuable consideration. An equitable consideration is good between the parties, but not as to third parties. A moral consideration is valueless, but a moral obligation is a good consideration, when it rests upon a prior legal obligation; as for instance, the forgiveness of an unpaid debt outlawed by the statute of limitations.

Among the many considerations which have been upheld by the courts as sufficient to support a contract are the following:

1. **Forbearance.** To forbear pressing a claim entirely for a limited time is good, but there must be a bona fide claim upon which some one is liable. The party promising need have no interest in the delay to make the consideration good.

2. **Preventing Litigation.** By settling a pending action, making a compromise, or submitting a disputed matter to arbitration, is a good consideration, unless such settlement is composition of a felony.

Mutual Promises. Are each a good consideration for the other, except where an adult contracts with an infant. The latter is free, the former is bound.

Under this head comes the case of subscription to a fund. In the case of subscriptions for charitable purposes, they are not binding unless something has been done, or some liability incurred on the faith of the promise. If some of the subscriptions are fictitious the innocent subscribers are not bound. In the case of pecuniary enterprises, each promise is binding and the liability is purely several.

For instance, if ten persons each subscribe to the stock of a company, each is liable on his own promise, whether the other fulfill theirs or not. The assignment of a debt is a good consideration for a promise made by the assignee.

4. **Intrusting a Person With Property** is a good consideration for a contract upon his part to take care of it. He is only liable for misfeasance, not for non-feasance, however; that is he is only liable if he does something which injures it; he is not liable if he does nothing at all about it.

5. **Work and Service** are always a good consideration, if they are rendered at the request of the promisor. There is an exception in the case of the solvors of a vessel. Here no request is made, but the law conclusively presumes one, and solvors can recover from those interested in the vessel which they save, on the implied request.

6. **Release of an Equitable Claim** is a good consideration.

Insufficient Considerations. Among the things held by courts to be insufficient considerations are **Gratuitous Promise**, a promise for which there is no consideration cannot be enforced. There is no benefit to the promisor, no trouble or loss to the promisee. Even love and affection will not support a promise, though a gift will be upheld in an executed contract.

G owes H \$100, due today. G finding it difficult to raise the money, asks H for an extension of time, to which H consents. This is void and H may sue G at once, notwithstanding his promise.

Impossible. A promise to do something which in the nature of things is either physically or legally impossible will not support a contract. It is not sufficient excuse, if it is only extremely difficult of performance, but it must be absolutely impossible from the nature of things. The reason for this is that the promisee could not have expected the promisor to fulfill such an agreement and hence making the contract was sheer folly which the law will sanction.

Illegal. A promise to do that which the law forbids will not be held good. Were the law to do so, it would be lending its aid to its own violation.

Executed. When the consideration has already been rendered voluntarily and not at the request of the other party, it is said to be a past or executed consideration. A promise made in consideration of a service or promise already received, or for an act expressed or implied promise to pay at the time, is not a sufficient consideration on which to base a later contract.

Thus a creditor forbears to bring an action against his debtor and this proves of advantage to the debtor, yet it is not sufficient to support a later promise to pay for the advantage.

None can make himself creditor of another against his will. For the debtor may have certain reasons for wishing to settle with one rather than another. So when one makes a voluntary payment for another, the

(Concluded on page 32)





PENMANSHIP IN PUBLIC SCHOOLS

By Ashton E. Smith

Supervisor of Penmanship, Scranton.
Paper read before P. S. E. A., Harrisburg High School Department, Commercial Section

Our Chairman, Mr. Cruttenden, was courteous enough to ask me to give a talk on the topic, "Penmanship in Public Schools"; and, while I do not hope to present anything very original, I shall try to reflect, as far as I am able, the present trend in this subject and to offer matter that will be discussed.

My first thought was that, since this is a section of the High School Department, I should discuss in the main the work to be done in the high schools. Our Chairman, however, informed me that he thought it would be better to take a broader view than that, on account of the growing feeling that, if the work be well done in the elementary schools, the high school problem would take care of itself.

In the time at my disposal, therefore, I shall present a synopsis of a plan that is very popular for use in the grade schools, after which the place usually given to the subject in the high schools will be given some attention, with some comments on methods and miscellaneous topics following.

The Elementary Schools

1. (a) **Primary.** It seems to be the most common idea today, and it continues to gain in favor, that little skill can be secured in the primary grades—in fact, that little attempt should be made to secure it at this stage. Psychologists describe the age from six to eight years as the "transition stage," and say that it is a peculiar period in the matter of health and strength. They go further and state that all the work of children of this age should be large, free and unrestricted, and devoid of intense drill or repetition.

Many leading Penmanship teachers contend that no writing should be taught in the first year, and, if possible, none in the second year, also. This condition can not often be had, but we can overcome most of the objections to teaching writing in these grades by having it of large size at only a fair rate, and mainly imitative.

The plan most favored, if I have read my report correctly, by the National Association of Penmanship Supervisors, is to make the work of the primary grades purely preparatory, somewhat, if not exactly, as following:

Grade 1. The introduction is made at the blackboard with the work four inches high, later reducing it to two inches, and then going to seat work at one inch for the tall letters. The rate on exercises is recommended to be fifty to one hundred a minute, with the corresponding rate on let-

ters and words. The work of this and the next grade to be mainly perception with the foundation of correct habits. The work of this year is usually mostly small letters and figures.

Grade 2. The blackboard work is continued, but with somewhat less emphasis than before. The size of the tall letters on paper is reduced to three-fourths inch. The rate may be from one hundred to one hundred and fifty, with the corresponding rate on letters and words. The capital letters are taught, the small letters reviewed, and both are used in words and sentences.

Grade 3. This and the following year are devoted to habit formation. Perception having been given its time and place, there are no new letters to teach, but the correct habits can be secured at this stage, and they constitute a real resource when emphasis is placed upon technique in the higher grades. The size of the tall



letters on paper in this grade is one-half inch. The rate is slightly increased.

Grade 4. The work of this year is very similar to that of the one preceding. The rate can be increased again very slightly. The size may now be reduced to three-eighths inch. The gradual reduction in size and increase in rate of speed make it possible to have the children approach the kind they will ultimately use without great apprehension.

It would perhaps be interesting to many to know that, within the last two years, the states of California and New Mexico adopted a method based upon this plan for state-wide use.

(b) Grammar Grades

Grades 5 and 6. These are called by many penmen the "technical years" of writing. Psychologists tell us that the age from eight to twelve years or older is a period of strength, mentally and physically. They say, further, that anything that the child needs ever to know can be taught at this time, if properly presented.

It is customary to teach all the details of form in these grades, coupled with a more technical development than previously, and at a higher rate of speed, though it might be well to say, in passing, that the rate can be too rapid. In order to keep the writing well balanced, it is best to alternate small letters and capitals, thus having part of each taught in the technical manner in each year. If the pupils are well taught and respond normally, the tall letters may safely be reduced to three-fourths of the ordinary three-eighths inch ruling in these years.

Grade 7. Because of the immaturity, either by actual age or by lack of mental or physical development of many children of the two grades preceding and because of the short period often given daily in many schools, quite a number of the pupils that are promoted to this grade have not yet found themselves in this subject. It would be advisable not to attempt to teach all the letters in the fifth and sixth grades and to leave some to this year, thus making it all more thorough, were it not for the great number of children that leave school before entering the seventh grade.

For these reasons it seems wise to make the seventh year one in which to catch up all those who are deficient in this subject, though, of course, the pupils are not told this. All the capitals and all the small letters are given in this year, but are given with many joinings, so that they appear new and so that the copies fairly fascinate the children by taxing their skill, yet being almost in reach. The corresponding capitals and small letters are now taught together, rather than an alternation of capitals and small letters, both progressing in climax from the easiest to the most difficult, as previously.

Due to the greater pride of pupils of this age, their greater age and maturity, as well as the course given them, the work of this year usually ends very satisfactorily when the pupils are in the hands of a teacher who is of average skill, tact and ability.

Grade 8. More practice is given to gain still greater skill, and in this grade and the one preceding, the final instruction is given on spacing and arrangement, after which the work is designed to individualize the writing. It should be said that writing that is not individualized is not permanent because not natural. Individuality cannot be forced, but it can be encouraged and it can be recognized—at least, that is our belief. Individuality is promoted by having the pupils try for a week or more at a time to do all their writing in one of the styles which vary from the normal standard, such as a very round style, a very angular style, a very wide, low style, etc. After a fair trial of them all, the pupils usually know which is easiest for him, therefore



the most natural. He should then be allowed and encouraged to give recognition to this natural bent, but not so much as to involve peculiarity.

The handwriting resulting from a course planned like this, it followed intelligently, should be plain, graceful, easy of execution, and fairly rapid, and, if properly individualized, should be permanent.

3. High School

If a good elementary course is taught through a sufficient number of years to bring pupils who were started on free or arm movement writing in the first grade, into the high school, little should be needed of the average pupil beyond "following him up" to see that carelessness does not succeed his previous effort to write well. Probably, because to be human is to be weak, some instruction will always be needed, but it need not have so much time as is many times given it.

The amount of time given to writing in high schools varies from practically none (in schools where the pupils are given a start consisting of a few days' or weeks' instruction, after which they are assigned home practice from a book, the work to be submitted for very critical examination, re-writing being required whenever it is not up to the standard), to forty-five minutes daily to pupils who have some previous training. Both would impress us as extremes, for, while the first plan does succeed with some classes, too much is left to the student's independence and many haven't any. The other plan is extreme in that it gives more time than students with previous preparation should need. However, it is better to give some instruction in high schools, at least until pupils that are the product of a full training in the grade schools are to be had, and each teacher or principal will be obliged to judge the time and emphasis needed. Until the condition mentioned exists, I personally advocate at least thirty minutes daily, which can often be arranged in schools having forty-minute periods by combining with Spelling.

We must be willing to pay the price of time and effort for this subject, which is the smallest and most rapid (hence, most difficult) that all must learn. However, if you will pardon my observations on the wasting of time in Penmanship classes, I shall say that many times teachers who complain about the shortness of the time allowed this subject, waste a large portion of it by distributing paper to each pupil in the class herself personally or by counting out the number of sheets to be pasted in each row, instead of using one of the other methods that are in so common use.

Time is wasted, also, by taking the plain drill exercises to excess, which means to drill intensively upon them long after the students can execute them well. They are the means and not the end anyway and their pur-

pose is, I take it, to develop confidence rather than to develop freedom in the arms, for the average person could develop freedom immediately upon the letters if he only thought he could, a condition which is rare, but possible. When the pupils are ready for the practice on the letters or words, they should have such practice, and, in order not to undo the work done in getting freedom, it is best not to criticize negatively by telling how not to do it, for such a plan many times reduces the pupils' confidence. It is considered better pedagogy to tell the pupils how it should be done. This has a positively beneficial effect upon the child's mind.

Time is wasted, too, when the teacher talks more than is necessary to make a point clear. On the contrary, teachers sometimes seem not to understand how slow children can be in perceiving form.

What seems to me to be the greatest waste of time is that caused by lack of concentration or poor concentration. It requires a good focus of consciousness to master the technique of Writing. In fact, it is not radical to say that pupils would do well to discontinue practice when unable to keep their minds in line, for to continue means aimless practice and actual reduction of skill.

It must be admitted that Writing is a very serviceable accomplishment throughout life, without which many of the other subjects of the curriculum would be of little value and we must make it a good servant by teaching correctly, conserving time, etc. To be able to write well consciously is not a standard high enough for our schools. The pupils have time to learn the art so thoroughly that it will become habitual (reflex), and probably at no other time in life will they be able to devote the time necessary to do this. Just as those of us who were not fortunate enough to have been taught the multiplication tables beyond that for twelve times must always calculate the product of such numbers as thirteen and nineteen by some method, short or long, whenever we come to it, unless we meet it so frequently as to memorize it—all because it was not taught us while younger, and we either haven't time or do not take it to learn such things trained to memorize the products of such numbers, after which they lie now. Some persons have been memories are willing servants for life. In the same way, children who acquire a good handwriting are fortunate, and, in the natural order of events in the greater number of cases, those who have not done so do not have or do not take time to do so later and so are handicapped. Let us realize our opportunities for doing good in this.

4. The Acquirement of Skill

Psychologists who have made a special study of skill have reasoned from the theory of paths or grooves

in the nervous system that it is very important that the first attempt at a new act be perfect or as nearly so as possible. They tell us that by making errors in fingering the keyboard of a typewriter, we are making grooves that will make it easier for us to make more errors in the future. They go further and apply the same reasoning to Writing and state that the same is true in this subject. They say that the image of the letter, in the mind of the pupil, should be as nearly perfect as possible (note that it is not stated that one should over-emphasize form to the extent of having perfect shape to the exclusion of all other desirable qualities); that there must be an impelling desire (interest or enthusiasm, we call it in Penmanship) to be able to make the letter perceived, and a driving force of will (which we will call effort). L. H. Hausman has said that since to practice (or do any other work or show other activity) is to wear out tissue, we are justified in believing by application of the theory of the power of mind over matter that the cells that replace those worn out will be better fitted to do the act that was being performed when the others were consumed. This sounds reasonable to me, for, at any rate, any person who has an overwhelming desire and who concentrates to a state of being oblivious of his surroundings, progresses by leaps and bounds in anything involving skill. Therefore, I make a plea for the right conditions. The pupils should be shielded from interruptions as much as possible and their interest should be kept alive, which leads me to my next topic.

5. Leading vs. Driving

Granted that the greater number of our students are of the right disposition toward their work (which no one but a pessimist would attempt to deny) and that interest and enthusiasm are as contagious as measles, a fact upon which much good salesmanship is based, is it not foolish for a teacher not to take advantage of the good disposition of the pupils toward school life and use enthusiasm as a force to secure the results desired, rather than mere discipline. If a teacher lack enthusiasm himself, let him practice to try to increase his own skill, let him secure good books and magazines on the subject and make a scrapbook by collecting specimens of the masters of the pen. Even a teacher who cannot or does not do these things can have interest on the part of the pupils by merely showing interest in them, and an appreciation of their work, which, of course, must be sincere to be effective.

6. Grading the Work

The matter of fixing the class grades can be a source of discouragement, or of irritation, or of encouragement to the pupils, according to the method used and the spirit back of the method. Examining the work of the pupils is not worth the



MEANDERINGS

(Continued from page 18)

time that it takes if it be used merely to reward or punish the pupils for merit shown or merit absent. The main object of grading should be to acquaint the pupil with his faults, and to show him how to correct them, and to encourage him to do so.

These objects will be accomplished if the teacher will adopt a certain method of grading, varying, it may be, for the different terms of the year, but based upon the needs of the pupils, the largest percentage placed upon the element that needs most attention, etc., and then make it clear to the pupils just how it will be done, a good start will be had.

Then if the teacher will mix justice and kindness in his grading, so that the pupil will feel that the teacher gives the highest grading that he can feel that he can give honestly, grading the child's work in his presence, and telling him why the grading is as it is, showing how to make it better the next time, and sincerely wishing him success—I say if the teacher will do these things, unless my own observation has been very faulty, the pupils will respond as one big family of good-mannered, good-natured children, and the work will be a joy to all concerned and very satisfactory in result-getting.

In connection with the method of grading, it might be well to advise keeping each day's work in large envelopes, so that all can be examined at the end of the month or term—not so large a task as it might be, and a great preventive of "off-days" among the pupils, for they will soon learn that a quick-eyed teacher picks out the weak spots.

LAW

(Continued from page 29)

law will not imply the promise of the debtor to repay it.

Where one knowingly accepts a voluntary service, makes no objection and retains its benefits when he could have refused them, the law will imply his previous requests for it.

Failure of Consideration. Where the consideration at the time of contracting was supposed to be valuable but as a matter of fact was utterly worthless, the contract is void and money paid can be recovered. There is, however, a distinction between this condition and a mere failure to receive any benefit from the thing received, as this is not sufficient to invalidate a contract.

Gifts are not presumed. A naked promise to make a gift cannot be enforced, but if the gift has passed, it becomes an executed contract and as far as the parties are concerned, it will stand.

on it. As the school sends out around 150 boys each year, I figure that, of those graduated in the last ten years, more than one-third are wearing the khaki. I wonder if this record of these orphan boys has been equaled by any other school.

I must not close this article without referring to a widespread misconception as to religious teaching at Girard. Many a time have I heard it denounced by ignorant pulpiteres as an "atheistic institution," or "a school without religion and founded by an atheist," etc. Nothing could be further from the truth. As a matter of fact, Girard was not an atheist, and the provision of his will excluding clergymen, was intended, as stated by him, not as an assault or attack upon Christianity, or even upon any church or sect, but merely to insure that the minds of the boys should not be warped by any form of sectarianism. The Bible was the first book brought into the college, and there has never been a day since the school was founded that religion has not been taught with all earnestness. There has always been a chapel where religious services are held. The only difference in this particular, between Girard and other schools is that here the religious teaching is by laymen instead of by clergymen. Dr. Herrick is himself a deeply religious man, a Presbyterian, who has been noted for his religious work in the missions of Philadelphia. No meal is ever eaten at the college that is not preceded by the invocation of the divine blessing, and no Sabbath passes without two religious services, conducted either by Christian members of the faculty or by other religious men or women.

It is a pleasure to me to send this article by stating that Dr. Herrick, under whose progressive administration most of the important educational activities I have here described have been developed and perfected, is himself "one of us"—a commercial educator. For many years before assuming his work at Girard, he headed the commercial department of the Central High School of Philadelphia, where he became known for his splendid work in commercial and industrial geography, and he is the author of several excellent commercial texts. It goes without saying that he has developed an exceptionally fine commercial department for his boys at Girard, and is sending them out to fill responsible positions.

In the ten leading cities of this country, there are perhaps a thousand rich men, each of whom could endow a school like Girard, and still have more money left than either they or their heirs would know what to do with. There will be many thousands of orphans with us when this war is over. There will be enough "profiteer money" milked from the thirty or forty billions the war is likely to cost to put a duplicate of Girard in

every state in the Union. I wish I knew that the big profiteers would do it.

21st ANNUAL CONVENTION

(Continued from page 21)

were able to borrow of them sufficient funds—\$500—to pay bills outstanding against this body.

As a matter of business, therefore, your Executive Committee has practiced rigid economy throughout the year in the hope that our Treasurer may make to you a favorable report. In fact, there was nothing else we could do; and I heartily approved of the economies.

But it seems to me we have reached a limit in this direction, and advisable as this practice may have been this year it, if persisted in to the same extent in the future, militate against the efficiency of the Federation.

For example: It is embarrassing and humiliating to ask a professional man to devote time, and perhaps some expense, in the preparation of a paper discussing a certain subject and be able to offer only railroad fare—and perhaps that only hesitatingly—because of insufficient income.

Let it be borne in mind that it is the first meeting held and conducted under the new constitution. It will be remarkable indeed, if some defects in our plans and workings are not apparent during this meeting. It is probable that before the convention is over a number of suggestions will come to your minds, and if so, won't you consider this your meeting, and your responsibility, and give us the benefit of our best thought in helping to make the Federation in the future the most serviceable to all the members?

I believe you will do it. I think I know the heart of this membership. I do not need to be a prophet, I only need to give free play to the imagination to see large results obtaining from this organization of earnest teachers. Can we not at this time get a larger vision for the future? Our visions are the strength of our lives. So let us one and all contribute our best in service and thought to make these sessions fruitful in every direction.

Inspired by a reverence for what has been accomplished by those fine self-sacrificing leaders in the past, with fine enthusiasm for the present, and a keen vision for the future, let us steady ourselves to the task of making the Federation a truly worthwhile organization.

(Continued in June B. E.)

Two new teachers have been recently added to the Commercial Department of the Butte, Montana, High School—Mr. C. S. Schilz, of the Butte Business College and Miss Gertrude E. Laughlin, of the Colorado Springs High School. The department now employs six commercial teachers.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

A MAN BY THE NAME OF SMITH

(Continued from April)



A Romance of the North

But this young man by the name of Smith did meet his first romance at the most unromantic post of Eskimo Bay, for there he met and married Isabel Hardisty, and there the one child of this union, the present Lady Stratheona, was born and passed her early childhood. This young man by the name of Smith was a great reader of books, though his library was not extensive. Let me say, by the way, that you don't need a very extensive library. I could pick out 100 books that would be all to which any young person need ever refer. Give him a good newspaper and those books and he would be well educated. Smith conceived the idea of having a farm on Stormy Labrador where for a month or two in mid-summer, great heat prevailed and mosquitoes big enough to bite through the side of a whaleboat waged war on man and beast. Labrador is about as suitable for farming as the old-fashioned hell of Jonathan Edwards was suitable for a powder house, but he sent to the Orkney Islands and got some hardy ponies, cows, sheep and goats, hens and roosters, and then he began farming, and on the seven acres of land, rescued from the rocks, he produced a large variety of fine vegetables and almost all kinds of grain except corn. It never got warm enough to produce corn. A good part of his farm products grew under glass. He had some fine cows, sheep, goats, and horses, and his Labrador farm was one of the wonders of the northern world, when, ten years after his arrival, he was called up higher, as every young man is likely to be, if he has in him the material to make good under trying circumstances.

A Long Jump Towards the Top

Donald Smith had served an apprenticeship of more than 20 years, when the greatly improved condition of business in the Labrador branch of the Hudson Bay Company came to the notice of the directors in London, and the man from Eskimo Bay was called over to England and at a single jump was promoted from the position of factor of the post on

stormy Labrador to be the chief factor of the great Company, with headquarters at Montreal, the biggest city of the Dominion. It is worth noting that he went there to take the place made vacant by the death of rough old Sir George Simpson, who thought him a sissy and who sent him to the very undesirable post from which he now came to be first officer to the great company. It was like promoting the mayor of a small city to the presidency of the United States, but such things have happened. Grover Cleveland made the presidency in two jumps from sheriff of Erie County, and the long preparation, the thorough acquaintance with savage men, and the ability to get results under most unfavorable circumstances made the directors of the Hudson Bay Company choose this comparatively unknown man for the position he so magnificently filled as long as the company existed. Smith came to Monereau with a few thousand pounds saved from his salary, and his share of the profits which every factor received. He at once became interested in a growing financial institution, which is now the great bank of Montreal, and became intimately acquainted with its manager, another canny Scot, George Stephen, afterwards Lord Mount Stephen. Almost instantly he also entered the troubled sea of Canadian politics, for they take politics much more seriously up there in Canada than we do down here in the States. The Dominion of Canada at that time extended only as far west as Ontario, and the great Northwest territory of Manitoba, now one of the great wheat fields of the world and rich in mineral wealth, was then only a wind-swept or snow-covered wilderness, inhabited by a few thousand adventurers, English and Irish trappers, Canadian employees of the Hudson Bay Company, and of Metis or half-breeds, the native Indians of the North and West tribes. The Dominion of Canada bought the Northwest territory of the Hudson Bay Company, and sent a governor out there to run things, but a reckless young French Canadian with a dash of copper in his blood, who had been educated for the priesthood but who had no priestly yearning, made a lot of trouble about this purchase. Louis Riel was the name of this young man, just well enough educated to be dangerous, and Riel had been over in the United States, and he formed the plan of setting up an independent government, which he thought might be annexed as a territory by the United States. So he got up a rebellion against the Dominion Government and at the head of about 1,000 half-breeds and Indians and French, he captured Fort Garry, locked up its garrison and executed one of the prisoners, a man by the name of Scott. Donald Smith was sent up there to the frontier post of Winnipeg with instructions to save the garrison which was in imminent danger of massacre, as was Smith himself when

he went there, for they were a wild lot, those Metis, and Indians, but what Donald Smith didn't know about Canadians and Indians was not in the book, and he saved the garrison and so undermined the influence of Riel, that when, a short time afterwards, by his advice, a force of British soldiers went in there. Riel never made a struggle, but cleared out, and after a stormy political career went over to the United States. Riel was one of those uneasy mortals who never know when they have got enough of a good thing. He had escaped without punishment for the murder of Scott, but he came back a few years later, stirred up an Indian uprising that cost a good many lives, was taken prisoner and hanged for treason. In the meantime Manitoba had been admitted as a province, and great wheat fields were multiplied and mines were opened and timber was cut, and Donald Smith was its first representative to Canadian Parliament. But up there in the far Northwest, Smith met another Canadian who had left his birthplace early in life and become an "all wool and a yard wide" American. James J. Hill of St. Paul, Minnesota, and Donald Smith met at Winnipeg and there began an association which resulted in the building of the great Northern Pacific railroad from Duluth, Minnesota, 2,000 miles west to the Pacific, and the Canadian Pacific railroad from Halifax, Nova Scotia, 3,500 miles west to Vancouver. It is in the tremendous personal effort and labor of opening this great Canadian Pacific railroad that Donald Smith shines brightest of all the names that have gone to the making of the Dominion of Canada. Some big writer has said that the three names that loomed largest in the building of the great British Empire, on which the sun never sets, have been: Cecil Rhodes, Donald Smith and Rudyard Kipling, and perhaps that is a true estimate. I have told you what Rhodes did in South Africa. I am telling you here what Smith did in Canada and the influence of Kipling, through his virile prose and verse, have roused the spirit that has made England's far-flung battle line extend around the world. The difficulties encountered in carrying out the tremendous schemes of the Canadian Pacific were almost unsurmountable. To the work, the hardy Scotchman gave every atom of his energy and every dollar of his wealth to the enterprise, and in 1885 he had the honor of driving the last spike of the tremendous enterprise amid the mountain peaks of Canadian Rockies, and Victoria, Queen of England and Empress of India, made him a Baron of the realm with the title of Lord Stratheona of Mount Royal. Mount Royal is one of the great peaks of the Canadian Rockies towering above the hills as Stratheona towers above the common rank of men. His tremendous apprenticeship of hardship, privation and work yielded splendid results when he came



to tackle the big problems of the best of England's provinces. Magnificently in this hour of England's deepest trial has the Dominion of Canada fulfilled the predictions of Strathcona made many years ago, that the sons of England under the mapleleaf would prove as loyal as those of the "right little tight little island." Four hundred thousand of them have already met the hosts of gray clad Germans on the battle fields of Flanders, at Ypres and the Somme and the Aisne, and the German steel has drunk deep of the loyal blood of the Canadian, who has paid back blow for blow as he has rushed the German trenches again and again.

An Old Age of High Honor

Eighty years old and more, Donald Smith was chosen Royal Commissioner of the Dominion of Canada and went to England. He had accumulated much wealth by the increase of value of lands he had acquired in the building of the great railroad system and in the stock of that gigantic corporation. He spent money royally. More than \$7,500,000 went in gifts before, at 94, the gallant old man surrendered to the great captain, Death. A million dollars at one gift went to the fitting out of 600 irregular cavalry who did gallant service in the Boer war, which opened up the Transvaal of South Africa to English settlers. Another million went to the Victoria College for Women in Montreal and \$3,000,000 to various hospitals and universities; \$500,000 to Yale. A single banquet to the alumni of Aberdeen College cost Strathcona \$40,000. There were nearly 3,000 guests at his great tables on that day. The last days of Donald Smith, Lord Strathcona of Mount Royal, were in striking contrast to the lonely years spent among greasy, ill-smelling Indians and Eskimos of Tadoussac and Eskimo Bay, for the stately old nobleman associated with kings and queens, for Victoria and Edward the Seventh came to him for information about the Canadas, and Gladstone and Disraeli, and all of the

great ones. "Kaiser Bill," when he came to England met Strathcona of Mount Royal. A tremendous worker he was, always to be found at his desk in the Dominion Government House at London, where he worked from early morning till late at night even up to the very week of his death in 1914. A gentleman one night saw him darting through the hurrying throng that even late at night made the street around Government House dangerous. The white-haired old patriarch, 94 years old, was carrying a telegraph message across the street to the office on the opposite side. The man rushed in and said to one of the officers: "For Heaven's sake, can't you get somebody to take Strathcona's message over for him and not let him risk his life among the horses and motor cars, of Piccadilly?" Said the officer: "He always goes himself the last thing at night to send a message to Lady Strathcona at Glencoe in Scotland. Every night he does it. He will let no one else carry the message and he can take care of himself anyway." Strathcona had no use for stenographers and typists in his correspondence, which was large. He wrote everything with his own hand, had formed the habit when he had ample time to write letters in the lonely trading posts of the Hudson Bay Company, and it is hard to teach an old dog new tricks. On one occasion when he had badly injured his right arm and hand he did consent to call in a stenographer and dictate a lot of letters to him, but after the typewritten letters came back to him to sign, he added with much labor to each one a postscript explaining why he had not written them himself and apologizing for his failure to do so, and the postscript was considerably longer than the letter. He did dictate some reports and things of that kind, and on one occasion he took a very pious young stenographer up to Glencoe with him over Sunday to prepare an important report. After breakfast, Sunday morning, the old gentleman prepared to dictate this

report to the young stenographer, a very conscientious youth. "Oh, I do not think I can do such work on the Sabbath. I never have." "Say no more," said Strathcona. "Go and take a walk up the glen." The young man did and passed a delightful day reading and strolling about. He went to bed and had fallen into a sound sleep before the clock struck 12. As the last stroke died away a thunderous knock came on his door and he awoke and drowsily rubbed his eyes as he blinked at the tall form of Strathcona who said, "Now we will do that dictating. Sunday is over."

The End of the Chapter

Lady Strathcona died early in 1914, and it was only a few months after that her husband, after 60 years of wedded life, followed his most faithful consort. On one wreath carried behind his coffin, a wreath composed of heliotrope and lilies, was a card bearing the words, "In sorrowful memory of one of the Empire's kindest of men and greatest of benefactors, from Alexandra," Queen Mother of England. Strathcona's statue stands in a central place in Montreal. His memory is held in grateful reverence by all sorts and conditions of men throughout the great Dominion, with which we Americans shall become much better acquainted after the war is over, for the Stars and Stripes, the Union Jack and the Maple leaf are commingled in the smoke and flame of the terrific struggle that is now convulsing the whole world. The lesson of this man's life is plain, so plain that a wayfaring man and a fool may read and I have told this story for encouragement of those faithful workers who may feel discouraged because reward doesn't come quickly. There is an old saying, "That the mills of God grind slowly, but they grind exceeding small." It is true and it is equally true that faithful, careful preparation always brings opportunity and when the hour strikes and the man is wanted, the man is there.

How the Little Birds Learned to Fly

Four little birds were learning to fly. The mama bird sat on a limb and told them how. The little birds did not have many feathers on their wings. They could not fly very well at first.



The first little bird climbed out of the nest. He ran around and around and around on the ground. Then he started to fly to another tree, but he fell down. See what a funny track he made.

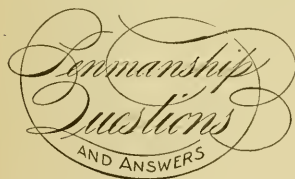


Then the next little bird climbed out of the nest and ran around on the ground. "Fly! Fly!" said the mama. And when he flew he fell down one, two, three times. But at last he flew up on a limb.



Then the third little bird climbed out. He ran around and he flapped his wings and he started to fly. But he fell down one, two, three, four times. Then he flew up on the limb.

Two reduced and reproduced pages of the thirty page plates from the twenty-four page book, 5 1/4 x 7 3/4 inches, for teachers, parents, and children, by Mrs. O. Peterson and Alice E. Strong, of the Tacoma, Wn., Public Schools. It is probably the most original book of the kind ever written and published, containing wonderfully interesting, stimulating, and vitalizing material for primary teachers, supervisors, and parents. The pictures are veritable "movies," dealing and describing as they do the motions employed in writing. Black card covers with white, chalk-like full title-page, postpaid, 50 cents. Zaner & Bloser Co., Publishers, Columbus, Ohio.



Long Beach City Schools,
Penmanship Department,
Leta Ellsworth Severance, Supervisor.

March 11, 1918.

Editor B. E.

I am always so much obliged to you for your definite replies to problems. May I ask another question?

Which do you prefer, the paper held at the top or side. One of my principals brought the question up and I shall quote him your reply.

Sincerely,

LETA E. SEVERANCE.

In reply to your inquiry as to the better way of holding the paper with the left-hand, whether at the top or

the side, will say that there are many reasons why it should be held at the side rather than at the top. Holding it at the top nearly always casts a shadow upon the writing, pulls the left shoulder forward too far, or pulls the paper too far left-ward, and consequently turns it around so that the head is inclined to be turned to the left in order to see the writing.—[Editor.]

H. A. Via, Elizabethtown, Pa., College, sent us a roll of fine specimens from his pupils. Mr. Via is securing excellent results in his classes, no doubt because he has made a specialty of penmanship, having taken special training in it.

Every Member of the penmanship class in the Charleston, W. Va., High School is a subscriber to *The Business Educator*. John Zimmer, who is head of commercial department, writes as follows: "I think that *THE BUSINESS EDUCATOR* is better this year than it has ever been before. I have been especially interested in *Wise and Otherwise*."

Mr. R. E. Wiatt, Supervisor of Writing, Los Angeles, Calif., will have charge of the penmanship in the Summer School of the University of California at Berkeley. Mr. E. W. Barnhart, Head of the Commercial Work in the Berkeley High School, is Secretary for the Commercial Work in the Summer School.

Mr. Wiatt will bring to the work valuable experience and an enthusiasm which will mean an inspiration to those who attend. He is a teacher of teachers, whose forte is skill and wisdom in teaching and not mere technical skill in execution.

Words of Appreciation.—I received my March journal. It embodies the essential things that every business student needs for every day in the year. It is not bulky; it contains no trash; it is direct, highly interesting and vitally essential to any young man or woman who has ambition.

THE McCANN SCHOOLS,
L. C. McCANN,
Mahanoy City, Pa.

The only specimen of the world's great master in the springs of his genius to his spirit - for to greater achievement.

By D. E. Knowles, Hughes High School, Cincinnati

The Art of ENGROSSING

P. W. COSTELLO
Scranton, Pa.

The medieval art of illumination, used to ornament the scriptures and other writings, before the art of printing was discovered, springs from the system which originated in Ireland some time prior to the eighth century. I believe the art reached its very highest perfection as practiced by the



monks of the middle ages in the monasteries of Europe during that period. It will be admitted by all fair minded critics that the present day illuminator does not seem to be able to furnish the world with specimens of this beautiful art at all comparable with the efforts of these old masters. It is true that these gifted men of early times spent their whole lives in what might be termed a labor of love in the preparation of these old manuscripts and volumes which today may be seen in all the libraries of Europe.

On account of the time devoted to the work it may follow that these old masters were enabled to execute better work than the present day artist, who in most cases is obliged to do the work for a livelihood. The early illuminators were not in a position to step into a store and buy the colors they used in their work, but were obliged to make them, themselves. Their success in this part of the work is strongly attested in the brilliancy and durability of the specimens left after them.

From what I have read of this beautiful art, the most wonderful specimen of all times is the Book of Kells,

which is kept in the library of Trinity College, Dublin, Ireland. In delicacy of handling, minute but faultless execution, the whole world offers nothing comparable to this early Irish manuscript. A celebrated modern illuminator, in writing of this wonderful book, in a word on the subject of illumination, says:

"When in Dublin, some years ago, I had the opportunity of studying very carefully the most marvelous of all, 'The Book of Kells,' some of the ornaments of which I attempted to copy, but broke down in despair. Of this very book, Mr. Westwood examined the pages as I did, for hours together, without ever detecting a false line, or an irregular interlacement. In one space of about a quarter of an inch superficial, he counted, with a magnifying glass, no less than one hundred and fifty-eight interlacings, of a slender ribbon pattern, formed by white lines, edged by black ones, upon a black ground. No wonder that tradition should allege that these unerring lines should have been traced by angels."

In the accompanying illustration is shown a very much modernized specimen of illuminating in colors and gold, the same being a rather ordinary specimen of the work of the present day illuminator. This piece of work brings a figure of \$250.00. To the engrossing artist who is interested in this beautiful art, I would suggest that if there is a library in his town or city he will doubtless find many volumes therein written upon the subject by competent authorities. Most books on the art, showing specimens in color, are all out of print, and cost a great deal of money. These volumes bring as high as twenty dollars a copy.

Much benefit may be desired from little volumes on the subject of illumination, which may be secured from F. Weber & Co., 1123 Chestnut Street, Philadelphia, at a cost of about fifty cents.



Mr. O. M. Stiffney, Supervisor of Writing in the Public Schools of Hammond, Ind., was born near Kendallville, Ind., in 1884. He worked on the farm as well as worked through the grades and high school. After taking a normal course he taught graded schools for two years. He then took up the work in and graduated from the South Bend Business College. He next taught in the Elkhart branch of the same school for three years, after which he was placed at the head of the stenographic department of the South Bend school, which position he resigned for the one he has been holding the past four years.

Mr. Stiffney writes a splendid business hand, is a student of penmanship, pedagogy, methods and practice, and possesses a likeable personality, all of which contributes to his success and popularity.

He was happily married in 1910 and is, therefore, yet comparative young and on the upgrade for still higher achievement.



Scranton, Pa.

December 1917.

Our term of office for

which the

Honorable Edmund B. Vernon

was elected Mayor of the City of Scranton, Pennsylvania, being near an end, the heads of departments and the several bureaus under his jurisdiction deem it proper to give some expression to that estimate of his sterling worth which their close relationship enables them to attest. In pursuance of that conclusion the following minute of action was unanimously adopted:

Resolved, That the Mayor, Edmund B. Vernon, Mayor of the City of Scranton, is about to retire from the exalted position to which he was elected four years ago, by reason of the expiration of his term of office, therefore, be it

Resolved, That the members of his cabinet, heads of departments and bureaus take this opportunity to convey to our distinguished friend, our warm and sincere thanks for the very courteous, dignified and impartial manner in which he performed the duties of his high office as Mayor of the Electric City, and to assure him that in his retirement from the cares and responsibilities of his position he carries with him the sincere and heartfelt best wishes of his subordinates individually and collectively for his future welfare, prosperity and happiness.

Resolved, That the administration of municipal affairs under the direction of Mayor Vernon has been distinguished, constructive, able and conducive to the present and future welfare of our city. That we have recognized through his performance of the many responsible duties as Mayor, a public official who was a wise guardian of the credit and honor of the Aquila City Metropolis.

Resolved, That although a strict disciplinarian, his uniform kindness and courtesy extended to us at all times were not only greatly appreciated but at this auspicious occasion we beg to assure him that his memory and his worth will never be forgotten and that throughout the years that are to come, wherever he may be or whatever position in life he may pursue, we wish him unlimited and unqualified success.

Resolved, That in order to place this testimonial in permanent form it be framed and presented to our outgoing Mayor as a slight mark of our genuine appreciation from those who knew and loved him best.

By P. W. Costello, Scranton, Pa.

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Mr. John S. Griffith of Astoria, Oregon, was born in 1899, and in due course of time graduated in the Idaho Technical Institute of Pocatello. In this institution he came under the inspiration and instruction of one of America's foremost penmen and teachers, Mr. T. Courtney.

He next attended the Zanerian, and also received instruction from T. B. Courtney and A. W. Kimpson. For some time he has been connected with Heald's Astoria Business College, and is now engaged in Auditing work.

Mr. Griffith is a young man of splendid personality and considerably above the average in size. He writes quite a remarkable business and professional hand, combining, to a large degree, accuracy, grace, strength, and freedom. We hope some of these times to favor our readers with some of his penmanship, either professional or business.

WANTED Position as commercial teacher during June and July. Address "Experienced", care Business Educator, Columbus, Ohio

For Sale A prosperous school in a thriving Kansas town of about 18,000 population. No competition. School established 25 years—Conducted on the term payment plan. Absolutely no scholarship. Enough students in attendance now to pay ordinary operating expenses each month through the summer and pay owner at least \$100 per month. Enrollment in Day and Night school since September 1 to date, April 1, 196 students. Will sell only for cash or bankable papers. Address, College, care of Business Educator, Columbus, Ohio.

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Man of eighteen years' experience as instructor and conducting business colleges, teacher of commercial shorthand and English branches; author on business English, desires position as principal or manager; best of references. Address, "No. 39", care Business Educator, Columbus, Ohio

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For Sale Part interest in a small, high-gradeschool excellently located. Owner wants relief from school room. Excellent chance for two, or for man and wife. Send references with answer. Address **PART INTEREST**, care Business Educator, Columbus, Ohio.

WANTED

FOR coming year, male instructor, thoroughly competent to teach Pitman systems of shorthand. Must be experienced. State salary and give references in reply. Address **No. 44**, care Business Educator, Columbus, O.

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Business school in live wire town of 12,000. School owns and occupies commodious building—no rent. Surrounded by the finest of farming country. Easy terms, or will rent for term of years to responsible party. Address

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W. L. N., care Business Educator, Columbus, Ohio

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Pitman teacher, Florida college, \$1200; all round commercial man, State University, central state, \$2500; Higher Accountancy teacher, large Northwestern school, liberal salary; Gregg and Bookkeeping teacher, Northern normal school, \$1000; Pennsylvania high school, \$1,600; and scores of other places which are to be desired, at salaries ranging from \$800 to \$1800. These are only a small percentage of the multitude of positions that must be filled before September. We urge prompt communication with us!

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(INC.)

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FOR MEN: East of the Mississippi, nine private schools offering from \$1800 to \$2500, with many at somewhat less money. West of the Mississippi, five private schools offering from \$1500 up, and several smaller places. In colleges, normal, and high schools, eighteen for straight commercial, at \$1200 to \$2000; twenty-four combination shorthand and commercial positions, mostly in high schools.

FOR WOMEN: In both public and private schools, for straight shorthand and for combination places, the record is even better than for men at salaries from \$90 to \$125.

They who would be happy at the harvest sow their seed in the spring. Our experience and reputation are at your service.

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(A Specialty by a Specialist)

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ROBERT A. GRANT, Mgr.

516-18 Nicholas Bldg., ST. LOUIS, MO.



j j j j j j j j y y y y y y y y q q q q q q q q
 q q q q q q q q z z z z z z z z z z
 joy yegs question young grass
 kingdom gayly zigzaginess zoo

ROUNDHAND OR ENGROSSERS' SCRIPT

By E. A. Lupfer, Zanerian College of Penmanship, Columbus, Ohio

Lesson No. 8

Lower loops are a little more difficult than the upper loops, but you can easily master them by careful study and practice. The j is the key letter to lower loops, and if mastered you should find little trouble with the other ones. Study the light-line connecting strokes.

The first q is more legible than the second one. It pays to work for legibility first. The first part of z is the same as the first part of n. Be careful not to get too large a shoulder on the last part of z.

These loops are three spaces but ordinarily we do not make them quite that long. Sometimes we have to use two spaced loops. Try to make them shorter. Learn to make your work fit the space it is to occupy.

Unless you are a student of form your progress will be slow. Study roundhand everywhere you see it, and make a collection of good examples of work.

Freedom For All Forever

LUPFER, SCR

A good question for each to ask himself is, Am I doing "my bit?"

Wanted to Purchase

A good Commercial School, for CASH. Address
A. J. D., care Business Educator, Columbus, O.

NOTICE The High School of Commerce, Springfield, Mass., wishes to exchange penmanship specimens with other High Schools. Please send work of one entire class, not just that of a selected few. Yours for greater class interest. S. O. SMITH.

CAN YOU WRITE CARDS?

Card Writers are "cleaning up," selling Our Flag Cards. Send 4 for samples of Card Writers Supplies. We will write your name on one dozen Flag Cards for 25c. AGENTS WANTED. Address all orders to McBE & HASKOK, 5 Hawthorne Ave., West View Borough, Pittsburgh, Pa.

CARDWRITERS—PENMEN

My Book-Form Card Cases are big sellers. Send 30 cents for samples and wholesale price. Blank Carr's Purple and White.

W. H. DUKE

1415 7th St. ALTOONA, PENNA.

COMMERCIAL and SHORTHAND TEACHERS WANTED

THIRTY business colleges forming the New England Business College Association employ many teachers of Shorthand and Business subjects. Several good positions are now open. No fee for registering; no commission if employed. File full information with

GEORGE P. LORD, President, Box 452, Salem, Mass.



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Business Writing

by mail. The position securing, salary raising kind. Write for free journal.

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Commercial and Shorthand Teachers' Normal Training Courses; also Courses for Supervisors of Penmanship under personal supervision of Prof. W. P. Steinhäuser, D. C. S., Ph. D. Superior Advantages—Excellent Climate. Write for Catalog. ROANOKE COLLEGE SUMMER SCHOOL
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SHORT TYPING

The System that is Producing Results

It enables high-speed dictation to be recorded direct on a typewriter as rapidly as the words are spoken, establishing

A New Standard of Efficiency in the Art of Recording Rapid Speech.

The utility of shorthand notes as a permanent record to be referred to by anyone who is familiar with the system is a demonstrated fact.

They can also be used for correspondence, as the actual medium of communication, for which purpose they are now being used. As a result of this, a standardizing process is under way. Teachers are finding it interesting and profitable to be in touch with the movement.

Stenoographers using any system of stenography can master Shorttyping without changing in the slightest their favorite method of recording with a pen.

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Season 1918

D. H. Farley

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Mr. D. H. Farley.

Penmen, Teachers & Engrossers

Would \$2.00 per hour for spare time work appeal to you? If so, investigate my new courses in Auto Lettering, Monogram Work and Sign Painting.

Enclose stamp for particulars.

H. W. STRICKLAND,
Room 306, Mass. Mut'l Bldg., Springfield, Mass.

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With every one dollar order for my inks I will send free one set of ornamental capitals or one beautiful flourished brief executed with white and gold ink on blue paper SATIN GLOSS, the worlds best glossy ink 4 oz bottle, 50 cts. NONESUCH, the ink with the brown line and black shade, same price.

Sample cards executed with these inks free for a two cent stamp.

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HIGGINS' ETERNALINK-ENGROSSING INK WRITES EVERLASTINGLY BLACK



THE ETERNAL INK is for general writing in plain or fountain pens (2 oz. bottle by mail 20c.) THE ENGROSSING INK is for special writing, engrossing, etc., (2 oz. bottle by mail 30c.) These inks write black from the pen point and stay black forever; proof to age, air, sunshine, chemicals and fire.

If your dealer does not supply these inks, send to

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271 NINTH ST. BROOKLYN, N. Y.

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A Nonfragmentary, Light-line, Connective-vowel Phonography. No detached H, W, A, E, or I. No detached PAST TENSE, TED, or DED. No detached PREFIXES, no arbitrary detached SUFFIXES. Those antiquated, fragmentary impediments to swift and legible writing are superseded by modern, scientific expedients. As a logical sequence, it is 20% easier to teach, 20% easier to learn, and 25% faster to write than other system of shorthand now published. A free descriptive circular upon request.

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The Leading Magazine Devoted to Commercial Education and Penmanship. Beautifully Illustrated.

Contains graded lessons in business writing, engrossing, ornamental writing and text lettering; Articles on Business English, Commercial Law, Accounting, Natural Laws of Business, School News, Personal News, Educational Business News.

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WRITE A BETTER

SIGNATURE



I show you how in 12 different styles of your signature (on cards) written in my finest hand. You will be delighted and there is no doubt that you will find one style that you will wish to adopt. The charge is small, 25c. Wrap a quarter in a piece of paper and enclose with your order. We will also send you a set of my capitals. Address

A. P. MEUB,
Expert Penman
High School, Pasadena, Cal.



LESSONS IN LETTERING

By E. A. LUPFER,
Zanerian College, Columbus, Ohio

LESSON 1

Materials and Position for Text Lettering

Any good writing ink will do for practice, but it will not answer for actual engraving. You need an ink with enough body to it to produce a deep black or brilliant letter, but not glossy. Arnold's Japan will do. India ink is better — in fact, there is nothing as good. India ink, if diluted with about four parts of water to one of ink, with a little gum arabic added, is good. But pure India is best of all. Zanerian brand leads.

Use broad pointed lettering pens; usually No. 1 for practice. Keep it moist to the neck, but do not dip much ink at a time. New pens do not act well until the oil is worked off. Press both nibs of the pen on the paper evenly and firmly, but not heavily enough to cause them to spread much. Wiggle or work the pen slightly as you place it on the paper preparatory to starting a stroke, in order to secure uniform flow of ink from the start. Pens, if used well, will last a long time.

It is advisable to first learn to letter without an ink retainer, (a small device attached to pen to hold a quantity of ink) in order to learn how to dip ink properly, for success in making clear, smooth lines depends upon the ability to dip ink sparingly and uniformly. An ink retainer will help you to do more lettering in a day, and should be used after you acquire considerable skill. Keep a wet sponge at hand with which to clean your pen and retainer. Avoid getting the retainer too tight on to the pen.

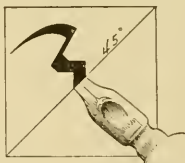
Good, firm, smooth-surfaced, white paper is desirable. Well trained, obedient muscles and keen, critical, perceiving eyes are indispensable. A blotter or similar piece of paper

should be kept beneath the hands. An open inkwell should be kept near by, so that ink-dipping is in sight. The dipping of ink is to frequently done in a careless manner. Ink should be dipped sparingly and with great care. It is much more difficult to dip ink for lettering than for writing.

Hold the pen as illustrated. Use combined movement. Roll hand to right and rest on little finger and palm on side of hand. Work deliberately until you can work well and rapidly. Use a text-lettering straight pen holder, and hold same at an angle of about 60° as shown in illustration below.



It may point outward from the elbow, so that the nibs are both evenly on the paper. Hold the paper about straight with the desk; it may be turned slightly as in writing. Keep the point of the pen at an angle of 45° as shown in illustration



The right point of the pen is a little shorter than the left, which necessitates throwing holder from the

usual shoulder position. Be sure you understand about position before going further.

The movement should be firm and deliberate and come chiefly from the forearm. The fingers and hand must serve as the chief mediums of control. Cultivate sureness rather than speed—the latter will develop as rapidly as you familiarize yourself with the work, and as you become confident. Remember that the hand will learn with but little difficulty to do whatever the eye perceives and the mind dictates. If you can see letters clearly in all of their details and general proportions, the hand will soon learn to express what has been perceived and invented.

Use head and base lines in the beginning. The best engrossers use them for their very best work. You will have much to watch besides the head line. When you can letter good with head lines you are ready to learn to work without them for rough work, such as filling cheap diplomas, etc. At that stage you will have mastered many of the little things which at first took your attention. You can therefore concentrate upon alignment. Get the work uniform at the head line and be careful to hit the base line and not to run through it.

A few vertical guide lines are permissible if you have trouble to maintain uniform slant.

The above is one of the many lessons and illustrations which appear in The Zanerian Manual of Alphabets and Engrossing, which is a revised, enlarged and greatly improved edition of New Zanerian Alphabets, published by Zaner & Bloser Co., Columbus, Ohio.

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ZANER & BLOSER COMPANY, Columbus, O.

*Let Commerce, and give justice, blood,
The sister nations in love;
How travel and with and so,
Protected from above.*



Mr Will Young, of Greenville, Ky., recently principal of the commercial department of the Piedmont Business College, Lynchburg, Va., having "joined the colors" has been succeeded by Mr. Neher, of the Wisconsin Business College, Kenosh, Wis.

Miss Hazel Woodruff, of the Industrial School, Greeley, Colo., recently accepted appointment as commercial instructor in the Mid-Pacific Institute, Honolulu.

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Does the Great Northwest interest you? Teachers wanted; teachers placed. New agency; new lists; new field. Write us your wants.

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The one indispensable book for all engrossing artists and all who wish to learn engrossing or lettering. It contains a wealth of material and ideas.

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Courses planned especially for teachers and those preparing to teach will be offered during the Summer Session in the following subjects:

Accounting, Advertising, Bookkeeping, Business Correspondence, Business Methods, Organization, Corporation Finance, Commercial English, Commercial Arithmetic, Commercial Geography, Commercial Law, French Conversation, Penmanship, Salesmanship, Shorthand, Spanish, Stenotypy, and Type-writing.

Courses in Methods of Teaching the various Commercial subjects will also be given.

A record of work done will be issued to those who complete courses, and credit toward a college degree may be secured in certain courses by properly qualified students.

Classes are open to both men and women.

College dormitories are open to women only.

Tuition fees from \$4 to \$24.

For circular giving full information write to

Registrar, SIMMONS COLLEGE,
BOSTON, MASS.



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E. L. BROWN

Rockland, Me.

Send self-addressed postal for criticism, and stamps for return of specimens.

Harmony of tone and color is all essential to a pleasing picture.



The design shown herewith is interesting owing to the spirit and dash of the off-hand work, which is highly decorative and in pleasing contrast to the plainness and dignity of the lettering.

The study and practice of offhand work is of the greatest help to students in engrossing; in the first place the engrosser skilled in offhand flourishing can flourish a heading on a set of reso-

lutions in minutes against hours by the slow, "drawn out" process. As time is money, this means more profit for the engrosser. Aside from this it cultivates the taste for decorative work, and develops boldness, symmetry, balance and color harmony in designing. W. E. Dennis, that master offhand penman, is famed for his beautiful flourishing, which is always bold, clear cut, and artistic. Don't think for a minute that Mr. Dennis regrets the time devoted to this branch of pen art, for he does not. He quite agrees with me in my contention that the skillful flourisher combines more grace and harmony in all kinds of decorative pen art.

The ability to flourish a swan means little in one way and much in another; of little value in itself it is a most excellent exercise for practice.

The Design—Lay off space on cardboard 14x17. Use thin ink, a flexible pen in a straight holder for flourished strokes. Select parts of

the design for preliminary practice before you try the completed design. This will give you facility in execution. Now pencil the principle strokes in design, using a bold off-hand movement. These pencil lines are to be followed generally but not exactly, as this would be quite impossible in offhand work. Study critically arrangement of light and shaded strokes or in other words color harmony. Heavy strokes, as a rule, should not cross each other. Remember that no two lines flow exactly the same direction. Do not spoil the effect of good strokes by fligree ornamentation.

The lettering in principle lines should be penciled accurately—note carefully form and spacing. Use India ink for all kinds of lettering and pen drawing. Observe the soft tone obtained by uniform stipple on P. & W. Add Chinese white in a clean pen after lettering is otherwise completed.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

"The Speech Reporter as a Speech Reviser," by David Wolfe Brown, late dean of official reporters of debates of the House of Representatives of the United States. Printed in the Reporting Style of Phonography in accordance with "The Reporter's Companion," by Benn Pitman and Jerome B. Howard, with a key in the longhand print. Cincinnati. The Phonographic Institute Company, 12mo, paper, 35 cents.

This is a book that possesses a double interest and value to the shorthand reporter and student of shorthand reporting. But to the mature reporter its subject-matter will be of even higher interest than the shorthand rendering. Mr. Brown was, in the language of one of his conferees on the House reporting corps, "a great reporter and a great editor," and what he has to say of the nature, extent, and limitations of the duties of the reporter of speeches in the revision of the matter he has taken in shorthand is worthy of the careful study and earnest consideration of even the most experienced reporter.

Advertising, by E. H. Kastor. Published by La Salle Extension University, Chicago. 317 pages, in limp like leather.

The author has been in the general advertising business for twenty years and has been in turn copy man, layout man, idea man, plan man, and campaign man. It is not surprising, in view of all of this, to find it a mature, comprehensive, and practical work.

The book is richly illustrated with examples lifted right out of the experience of modern advertising as a





final method of tying together the principles presented. A number of leading advertisements from typical lines are analyzed as a whole, showing the position which they occupied in the campaign, the analysis which preceded, the merits of the copy, the room for displays, illustrations, and type used, etc. These analyses give the inner working of campaigns that are seldom opened to the public.

Some of the more important chapters contained therein are: Nature and Function of Commercial Advertising, Planning the Advertising Campaign, Finding the Appeal that Sells, Effective Copy, Illustrations and Display, Layouts, Cuts and Their Use, Typography Facts for the Advertiser, Proofs, Mediums and Their Selection, Catalogues and Booklets, Outdoor Advertising, Sampling, Retail Advertising, Functions of an Advertising Agency.

The Art of Business College Soliciting, by William G. Haupt. Cloth bound, 189 pages. Price \$2.00. Sold exclusively by Zaner & Bloser Publishing Co., Columbus, Ohio.

The author has endeavored to cover everything necessary to prepare the reader to become a successful Business College Solicitor in a concise manner, it being his aim not to overburden the reader with needless talk.

Mr. Haupt has been engaged in business college work for a period of almost twenty years and has made a special study of soliciting, and has

achieved success on the field in the face of all kinds of competition.

The book relates the actual experiences of the author, who has endeavored to depict in a plain and truthful manner the secrets of his success as a business college solicitor.

A careful perusal of this book will be found very helpful to the reader, even though he be not interested especially in business college soliciting, because it treats of the art of salesmanship as well. And remember every one is a salesman; every one has something to sell.

Brief Course in Isaac Pitman Shorthand, by Isaac Pitman. Revised Edition. Published by Isaac Pitman & Sons, New York. Cloth cover, 174 pages. Price, \$1.35.

The course has been planned to meet the demands of the evening school student and teacher of shorthand.

The following features of the "Brief Course" have been introduced:

1. In several instances, explanations of principles have been amplified, and, it is hoped, simplified.
2. The exercises illustrative of each principle have been considerably shortened. This will permit of a more intensive study of the principle under discussion.
3. Shorthand reading exercises and business letters in longhand are introduced as a stepping stone to the development of speed.

A rapid mastery of the principles of

the Isaac Pitman system of Phonography without any sacrifice of thoroughness is the aim of this work.

Journalism for High Schools, by Charles Dillon, formerly Professor of Industrial Journalism in the Kansas State Agricultural College at Manhattan. Cloth cover, 120 pages. Price \$1.00. Class supplies 80c.

This book is intended for the most part for students in the High School. It serves as a guide-book for students in conducting a school paper, and in preparing themselves for newspaper work as a profession. It will help your students to write better English.

The Kansas State Text Book Commission has adopted Dillon's Journalism for High Schools for use in all the High Schools in the State of Kansas.

Pitman's Shorthand Rapid Course, by Isaac Pitman. Published by Sir Isaac Pitman & Sons, N. Y. Cloth cover, 200 pages. Price \$1.50.

The text has been made as brief and as simple as possible, consistent with a belief in the learner's intelligence and common sense, and the exercises have been compiled with the double object of encouraging the student and testing his understanding of the explanations in the text.

The book contains twenty simple lessons, with reading and writing exercises to assist the learner in the speedy acquisition of a knowledge of the system.

The Supreme Test

Are you ready to meet the competition of schools that are up to date in means and methods for imparting practical education to the business army that must fight the battles of preparation necessary to support the forces in the trenches?

There never was a time in the history of this country when the demands upon its educational facilities were so urgent and exacting as they now are, and must necessarily continue to be for years to come. Whether war runs riot or peace reigns, business must boom as never before.

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Blank Linen Finish Cards, per 100	30c
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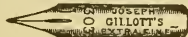


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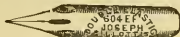
The Most Perfect of Pens



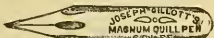
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You now will start at \$1,100, instead of \$900, in the U. S. War Department and will be advanced to \$1,200 within 3 months.

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YOU can quickly prepare your students to pass the examination with the high grades that assure immediate appointment, if you give them the benefit of the McDaniel Civil Service Course for Stenographers and Typists. This Course is peculiarly and particularly aimed straight at government job efficiency. It has an enviable record for success.

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"A number of our students have taken the

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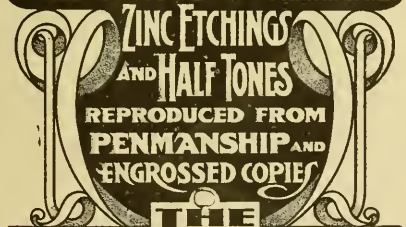
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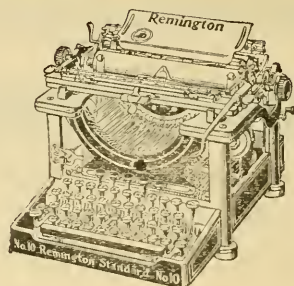
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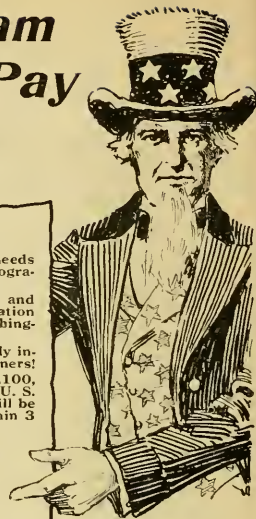
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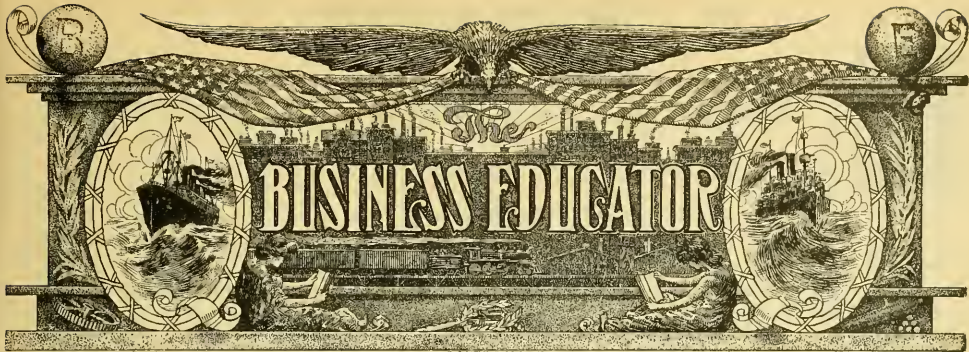
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VOLUME XXIII

COLUMBUS, OHIO, JUNE, 1918

NUMBER X

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Handwriting. Head and
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Have you mastered the movement drills—the direct and indirect ovals—given in the preceding lessons? If not, you can not hope to make good on the G, as it is made up wholly of ovals,—as is the I.

Like everything worth while, penmanship costs hard work. If you aren't making improvement, you aren't working. Don't think that to scribble is to be working at penmanship. First, get that form well in mind; then put in some honest practice.

Plate 1—The G is all curves. The first down stroke comes down almost two-thirds the distance from the top. Notice how the beginning stroke and the second down stroke are parallel. When you finish the G on the beginning stroke, stop with a dot. Take your pen off the paper after you stop the motion.

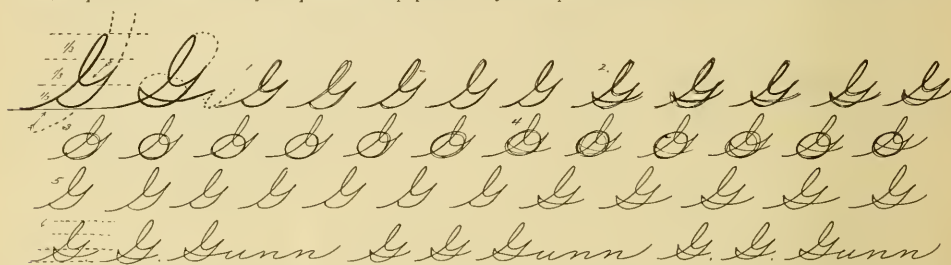


Plate 2—Notice how the beginning stroke of the I commences, almost at the start; to curve and slant toward the right. Make the down stroke nearly straight. The upper loop leans very much toward the right. Notice how far above the base line the lines cross.

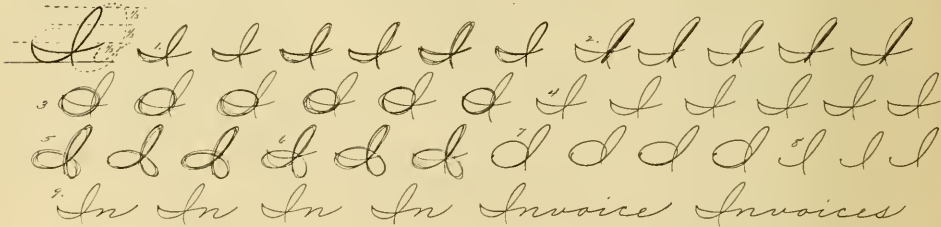


Plate 3—Three-fifths of the J are above the base line; two-fifths below. The lower loop is two-thirds as long, and two-thirds as wide as the upper. The down stroke is a straight line three-fifths of its length, which three-fifths?

The J should finish as far above the base line as the i is tall. Watch the lower loop. Don't make it too long.

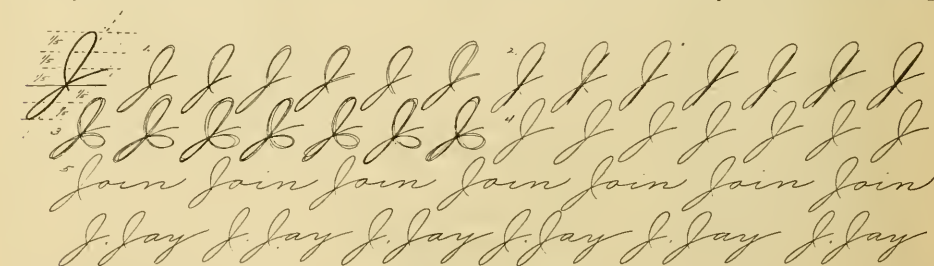


Plate 4—The lower loop letters—j, g, y, z and q—should extend one-third of their length above the base line, and two-thirds below it.

The first part of the j is like the i. The downstroke of the j is straight two-thirds the way down. The finishing stroke should cut the down stroke on the base line, and then finish even with the top of the j. The beginning and finishing strokes are opposite curves, and do not touch one another.

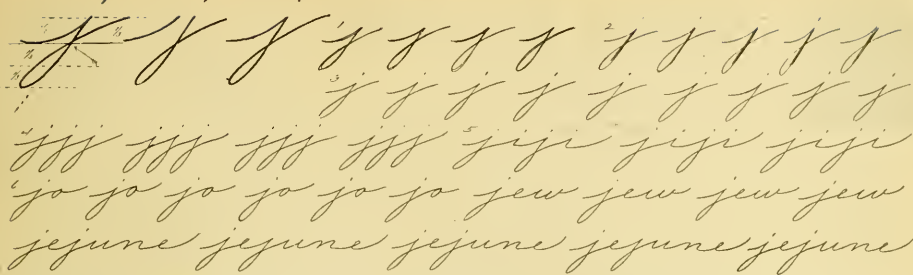


Plate 5—The y is made up of the beginning stroke of the v and the j combined. Be sure to make the upper and lower turns of the Y's beginning stroke equally round.

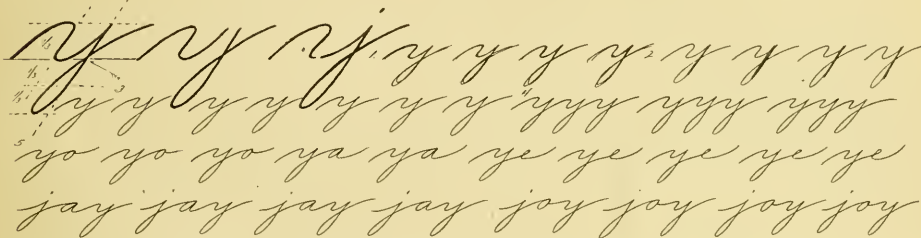


Plate 6—The g is made up of the first part of the a and j combined. Study the slender "a" oval and observe that it is not touched by the g's finishing stroke. Finish the g above the base line as high as the i or u.

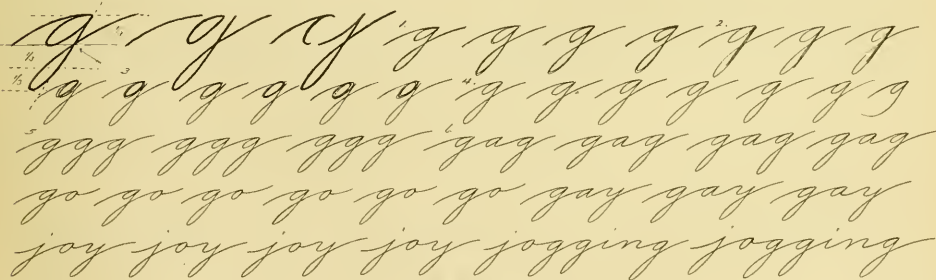
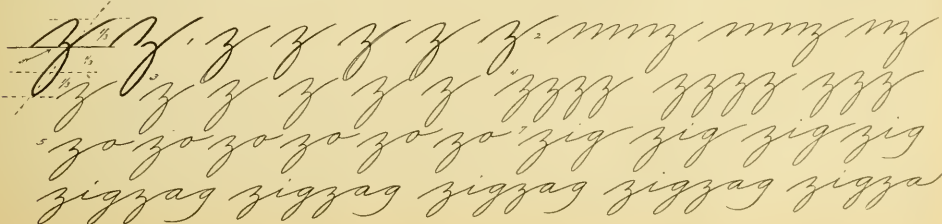


Plate 7—The beginning stroke of the z is like the beginning stroke of the n or m. The second part of the z (the lower loop) is unique; it differs from all other loops, excepting the lower loop of the Z. Compare the lower loop of the Z with that of the z.

The cross lines cross on the base line.

Two parts of the z touch (three, if we count the start of the beginning stroke) the base line. Notice how near together these points are.





Business Handwriting

MILTON H. ROSS

L. D. S. University, Salt Lake City, Utah

You can have a live, interesting Penmanship Class by having your pupils use the B. E. Club us hard - QUICK!

EXERCISE No. 54

\$200⁰⁰

Missouli, Mont. Nov 5, 1918.

Ninety days after date I promise to pay
to the order of The Benefit Building Society
Two Hundred & ^{no}/₁₀₀ ————— Dollars
payable at Sand and Clay Bank!

Gordon Graham.

EXERCISE No. 55

This exercise is not given to make you expert in lettering, but there are so many places it can be used where business writing is not practical that the little effort necessary to learn it is nothing compared with the value of a simple marking hand. Hold your hand the same as when writing, but draw the strokes instead of writing them. Do not try to use arm movement. Use pencil head and base lines always when practicing. If you master the first line your success is assured. Do not use a curved line where a straight line will do. Pay especial attention to spacing. The copy is made to show the pen liftings rather than to hide them.

111111111 mmm uuuu oooooo
abcdefghijklmnopqrstuvwxyz
1234567890
ABCDEFGHIJKLMN OPQR
STUVWXYZ

Business penmen should know a
simple, rapid, practical marking hand

Binghamton, N. Y.,
January 24, 1918.

Dear Mrs. Landon:

In this you have a specimen of my penmanship at the present time. Please consider it as an application for a Penmanship Diploma.

It was written easily and I trust with sufficient accuracy. I write habitually with arm movement and find that I am able to combine the essential qualities of speed, legibility and endurance with little effort.

Hoping it will meet with your approval, I am,
Very sincerely,
Blanche M. Durish.

This reproduced specimen of handwriting is from an eighth grade pupil in the Binghamton, New York, public schools. Mrs. Elizabeth Landon, supervisor of writing, and Mr. J. D. Kelly, superintendent of schools, both of whom know and stimulate good writing. The specimen is a good one in that it combines the formal with the personal and was written with ease and speed, and is the kind that will not go to pieces outside the schoolroom. It is the kind the B. E. aims to develop.

Method and System, Pedagogy and Practice are Combined in Business Educator Philosophy.

Grade upon performance as well as upon appearance, in handwriting instruction.

Penmen are skilled, teachers are schooled; For the sake of the pupil, combine skill and knowledge.



A B C D E F G H I
J K L M N O P Q R
S T U V W X Y Z &

By Louis H. Decker, pupil Y. M. C. A., E. E. Dickinson, teacher of penmanship

Truthfulness is the corner-stone in character and if it is not firmly laid in youth there will ever after be a weak spot in the foundation.

LUPPER 17.

The old world needs people with character today more than ever before. It is our duty to lay our own corner-stones of character as early in life as possible, and to ever keep strengthening the foundation to prevent the appearance of a weak spot.



Fourth Grade Writing Class, Hill Street School, Wilkes-Barre, Pa., Miss Anna Thomas, teacher, Harry Wildrick, Supervisor of Writing. Health, efficiency, good writing habits, and good writing are all in evidence and in evolution.



Handwriting Judgment.

1. Appreciation—Socially, as an accomplishment; Commercially, a key to employment, and in School, an aid to other subjects.
2. Position—Physically, healthful; erect trunk, rounded chest, square shoulders and hips. Mechanically, efficient; hand off side, resting on fingers; thumb back of first finger; holder up near finger knuckles. Fingers located and turned as shown; billabong left margin, and sl. fled with left hand to cut the right arm. Position is fundamental to movement. 
3. Form Qualities—Reading depends upon uniformity of letters and distinct details such as angles and turns, w. n. endings, v. n. details, P. S. proportions, l. e. retrace and loop, t. d. l. p. etc. Writing depends upon like qualities, such as uniform size of minimum letters, uniform slant of block letters, and uniform space between letters.
4. Movement—Arm movement in the beginning, and as a means to ease and freedom; Combined movement in the end for form and efficiency. Muscles must be sensitized through correct training to automatically carry an expression in written form. The muscles, not the eyes, executed details. Frains hand and head.
5. Lesson Plan— $\frac{1}{3}$ to Exercises, $\frac{1}{3}$ to Letter forms, $\frac{1}{3}$ to writing. Position and Exercises in the fall; applied writing inter-half or third of term.
6. Scales—School the judgment, check reckless grading; provide means of comparison, and indicate standards for the different grades; judge form according to legibility and rightness, and movement by rapidity and ease. Act is as important as art.
7. Conservation—The maximum return in improvement and efficiency are secured in the 5th and 6th grades. The maximum time and the most expert instruction should be invested in these grades.



EDITOR'S PAGE PENMANSHIP EDITION

Our Policy: Better Writing Through Improved Teaching and Methods. Form with Freedom from the Start.

MR. CRAGIN

Our Mr. Cragin and your Mr. Cragin has revealed much more of himself in his contribution in this issue of the *Business Educator* under the general title of "Wise and Otherwise" than he ever suspected or intended. For if one will but read between his modest, eloquent lines, one will get a glimpse of his inner self, which is essentially unselfish and inspiring in the service he renders personally to those who come under his stirring imagination by reading the stories he has been contributing to these columns.

The instruction, the advice, the suggestions and the inspiration in the contribution in this number comes close to being a classic in feeling and in thought. It is a sort of prose poem and few graduating addresses will be delivered this year that are its equal. We are fortunate and so are you in having the privilege of printing and reading it and thus spreading the gospel of practical and wholesome inspiration which has been gleaned from a life large in service and keen in observation.

POOR PENMANSHIP BLAMED FOR GOVERNMENTAL DELAY

The government is complaining about the poor penmanship of its men in military and naval service. To this cause it attributes the delay in sending out a great mass of February checks for pay and family allotment. A great many illegible signatures and addresses have been handed in, thus placing a serious difficulty in the way of clerical work. With 500,000 checks to be written, illegible handwriting is no small proposition. It has called for a lot of correspondence to verify addresses.

What is the trouble with our schools that they don't teach our boys to write legibly?

The old timers say that there are too many frills, too much time given to studies other than the sacred old Three R's. They should remember, however, that the boy who goes out into life today knowing only "Readin', 'Ritin' and 'Rithmetick," as the old

timers used to say, is poorly equipped for this swift age.

It would be nearer the truth to locate the trouble with the large number of boys who quit school at the seventh, eighth and ninth grades. It takes years to acquire a good handwriting.

Also one trouble is the fad of teaching children to write fast, with which many of our educators have been affected. They have seemed to think every boy was going to be a book-keeper, and must learn to scribble scientifically at a high rate of speed. On the contrary, most people in this age of typewriters do not have any large amount of writing to do by hand. They need to write very legibly a little at a time, to be able to write signatures and addresses and memoranda so that they can be read at a glance. Excepting those who are to do clerical work for a living, what most people need is a plain round hand with little regard to speed.

The above is an editorial from an *Indiana Daily* commenting upon so much poor handwriting. Haste is one cause of poor writing. Lack of correct instruction at the right time is another, and the chief one.

Many are training children to write at a speed beyond their ability to coordinate and control. Others, allow their pupils to draw letters so slowly that when required to write freely their penmanship goes to smash.

More efficient instruction comprising position, form, and movement is the solution. It is waste of effort to teach one or two of the essentials, and that is what is too frequently done.

A quickened conscience rather than an assumed contempt is necessary on the part of those who have a tendency to belittle the art of writing well.

U. S. CONSERVATION IN CORRESPONDENCE

Owing to the enormous increase of government war work, the governmental departments at Washington are being flooded with letters of inquiry on every conceivable subject concerning the war, and it has been found a physical impossibility for the clerks, though they number an army in themselves, to give many of these letters proper attention and reply. There is published daily at Washington, under authority of and by direc-

tion of the President, a government newspaper—The *Official U. S. Bulletin*. This newspaper prints every day all of the more important rulings, decisions, regulations, proclamations, orders, etc., etc., as they are promulgated by the several departments, and the many special committees and agencies now in operation at the National Capital. This official journal is posted daily in every postoffice in the United States, more than 56,000 in number, and may also be found on file at all libraries, boards of trade, and chambers of commerce, the office of mayors, governors, and other federal officials. By consulting these files most questions will be readily answered; there will be little necessity for letter writing; the unnecessary congestion of the mails will be appreciably relieved; the railroads will be called upon to move fewer correspondence sacks, and the mass of business that is piling up in the government department will be eased considerably. Hundreds of clerks, now answering correspondence, will be enabled to give their time to essentially important war work, and a fundamentally patriotic service will have been performed by the public.

PARTIAL CONTENTS

Of the Professional Edition of this Number of the *Business Educator*

Editorials.

Mental Meanderings. Carl Marshall, Battle Creek, Mich.

Part Two of the Official Report of the Chicago Convention of the N. C. T. Federation.

Naming the War Garden, Winifred Black.

The Business Letter. The Goodrich Rubber Company.

Commercial Law. J. H. Robinson, Edinburg, Pa.

The Savings Bank in the High School. O. C. Schorer and H. A. Cochran, St. Louis, Mo.

Federation Membership.

Chicago Commercial Teachers' Examinations.

Civil Service, Peter Newton.

Business English, Maurice J. Lacey, Boston.

Inspirational Address, Wm. Forkell.

Office Employment, Mr. Avery, of Marshall Field & Co., Chicago.

Cantonment Education, D. W. Springer.

Salesmanship. Thos. E. Cupper, Bingen, Ga.

News Notes and Notices.

Sizes
AND
Exercises

To vary the size of writing to suit the child is as important as exercises for adults. Sizes and exercises should alternate.



EDITOR'S PAGE PROFESSIONAL EDITION

**A Forum for the Expression of
Convictions and Opinions Relating to
Commercial Education**

U. S. AND LATIN-AMERICA

Mayor John F. Hylan of New York City and President Mario G. Menocal of Cuba have joined hands in the establishment of an international educational alliance to bind the United States and Latin-America closer together. The most important features of the project are the following:

(1) A Pan-American Educational Convention to be held in Havana next fall. To this meeting President Menocal has invited the heads of the great universities of North, Central and South America.

(2) The establishment of an interchange of students between the Universities of the United States and Latin-America. In this way American young men may take post graduate course in countries where Spanish is spoken and thus learn the Spanish language and Spanish-American institutions, as is impossible to do today.

(3) The preparation of young men in the United States for diplomatic and consular service in Latin-American countries. The courses of study to be followed by American students at Latin-American universities will be chosen with the advice and co-operation of the State Department.

(4) The teaching of Spanish as a prescribed study in the public schools of the United States. Mayor Hylan has already begun an investigation to determine how this can best be done in the schools of New York City.

DEPARTMENT OF THE INTERIOR Washington

March 18, 1918

With the thought that you may be able to make use of it, I am sending you the attached article by Winifred Black regarding the garden campaign that the Department of the Interior is conducting through the Bureau of Education.

Cordially yours,

JOS. J. COTTER,
Private Secretary.

Naming the War Garden

There is a new idea in the U. S. School Garden Army. It's this:

What are you going to name your own little plot of ground, little sister, if you are lucky enough to have one of your own in your own back yard?

What are you going to call your potato patch, brother, you with the bright eyes that weren't so bright the day you went down to the station to see big brother off with his regiment?

Oh, yes, you fell in behind the soldiers and kept fine step to the music of the band and held up your head

and felt big enough and strong enough to march a thousand miles and take a million German prisoners—
—but when he had gone and you went home and mother put her arms around you and laid her head on your shoulder and asked you to help her to be brave—something queer happened to your heart and you have never felt quite the same since, have you?

And now they are beginning to tell you in the school about Russia and what a rich country it is and how much it will mean in food if the Germans really get possession of it—and at home sometimes your grown folks look pretty serious and you wonder if it could be possible—no, it isn't, and you are going to help make it impossible. You and those strong little brown hands of yours.

You and your brave heart and your loyal soul. You and your war garden that you are cultivating for Uncle Sam.

You'll have good luck with your garden or good success with it. There isn't much luck in the garden business. It all just simmers down to hard work and the right kind of care, and it is going to be hard work, too.

Nothing easy about it; not a thing. You wouldn't want to be doing something easy, would you, with big brother in the trenches and Uncle Sam calling you to help?

There will be hot days when your back aches and you want to go swimming and cool days when your knees ache and you want to curl up in the loft of the barn and read, and go out in the lot and play baseball, especially if you're a catcher and have a perfectly good catcher's glove; and you will have to stick to the garden and do your work for Uncle Sam.

What are you going to name that little garden of yours?

I will tell you what I am going to name mine—mine is going to be called Sam Brown—because Sam Brown is a boy who never had a chance in his life till the war broke out, and then he saw his chance and took it, and he is over there in France today fighting for you and for me and for Uncle Sam, and I am going to name my little garden after him.

What are you going to name your garden? Who is the soldier you know? Who is the one you think of when you hear them singing "Over There" and "The Long, Long Trail?"

It's a long, long trail he's following, brave boy, a long, long, trail, and far away from home and those who love him—may he follow it 'till it turns and brings him home again. Home to love and shelter and friendship. Home to the old fireplace and the old books and the old songs at evening, and the little brother who has been so faithful to his memory ever since he's been gone.

And in the meantime let's name the little garden in our own back yard for him, so that if there is a County Fair and some of our garden truck goes on exhibition the name of our

particular soldier boy will be there at the booth for every one to see—and remember.

Come, little sister, you are doing your part, too, and doing it faithfully whether you are tired or not; whether you wish you could go down town and have an ice cream soda and forget that there was such a thing as a rake or hoe in the world. You are the comfort of your lonely father's heart nowadays. Where's that picture of the boy in uniform? Your own particular soldier?

You wouldn't take anything in the world for it, would you? How handsome he is, and how brave. It makes your eyes fill with tears of pride even to think of his name—call your little garden after him and write to him over there in the trenches and tell him about it, and just wait till you get back his letter in reply.

"Sam Brown," that is going to be the name of my garden.

What is going to be the name of yours?

WINIFRED BLACK.

MENTAL

MEANDERINGS

CARL C. MARSHALL

Battle Creek, Mich.

WHAT IS THRIFT?

In his inimitable book, "The New Word," Allen Upward tells the following good story: Many years ago a number of eminent British seoenlists and philosophers formed an association known as "The Society of Metaphysics." After meeting for some twelve years, the society disbanded because they could not agree as to what "metaphysics" means. For some three or four years, this country has been hearing a great deal about the word "thrift," and so many tons of thrift books and pamphlets have been circulated, that the idea might fairly be considered a new American cult. But most of this voluminous propaganda has been entirely lacking both in method and content. In fact, it could all be compressed into five or six words, "avoid waste and extravagance and save!"—little more than what Ben Franklin preached in his "Saving of Poor Richard," a century and a half ago.



If real and desirable thrift is to prevail in this country, there will have to be a broader and deeper foundation than that. If thrift means nothing more than mere hoarding and tight-fistedness, it were better to go without it. Nobody with a vestige of moral or social vision wants to see our people converted into a nation of tight-wads. What we want is a thrift scheme that will build up character



and conserve manhood and womanhood as well as material resources. Furthermore, thrift is a matter for teaching rather than for exhortation. There is little use in appealing to people to save unless, at the same time we teach them how to save.

Perhaps the best way to get at the kernel of this matter is to raise the question that forms the caption of this meandering, "What IS Thrift?" The dictionaries tell us that the word comes from an old Icelandic root,—PRIFASK, which meant, "holding fast to what one has. Some of our thrift preachers do not seem to realize that the word has far outgrown this narrow primitive meaning. This is shown in its kindred word, THRIVE. What do we mean when we say that a plant or an animal is thriving or thrifty? We mean that it is living under right conditions, so that all its function are healthily operative. Now that is just what thrift should mean in its application to the business affairs of an individual. Thrift should enable us to live a sane, healthy, happy life—not the life of a penny-pinching miser. It means giving, as well as saving, enjoyment as well as self-denial, generosity as well as prudence. If I am right in these conclusions, it is time to frame such a definition of thrift, as will include its desirable purposes. I believe no one has attempted to do this, so I herewith offer the following:

THRIFT IS SUCH AN ORGANIZATION OF ONE'S PRIVATE BUSINESS AFFAIRS, AS WILL CONSERVE HIS RESOURCES, INCREASE HIS USEFULNESS, ENABLE HIM TO BE GENEROUS AND PROVIDE FOR PRESENT SATISFACTION AND FUTURE SECURITY.

Now, I admit that this is a rather "large order," but will any one maintain that we can safely drop anything from the list?

It is lucky for the country that the **The Business Schools** business college has not been "put out of business," as was confidently predicted by certain educational prophets a few years back. The call for soldiers to put down the German onslaught on civilization, has taken hundreds of thousands of our young men from myriads of stores, shops, banks and business offices. Fifty per cent of these vacancies will have to be filled by women. And these women will have to be trained for their new duties in a hurry. There is not time for the slow moving process of the high school and the technical college. These thousands of skilled office helpers are wanted AT ONCE! Fortunately the machinery for their quick preparation is at hand in over two thousand or more private business schools. In times past, these business colleges have been roundly censured for those intensive methods, by which they have given a fairly efficient business training in from seven to ten months, that required two years or more in the long course

schools. It was said they were taking the young people away from schools where they could get a real education. I am not going to stop to argue that question now, but I am mighty glad of the fact that the business schools in this emergency, are on the job, and prepared to do the thing they have been blamed for doing in other days. Just now, the business world needs, and must have, many thousands of young women who can run a typewriter, add figures accurately, handle business documents, keep books and take down in shorthand and transcribe business letters. They are also wanted to work the comptometer, do mimeographing, run manifold hilling machines and transcribe dictophone cylinders. It is not so important about their knowing the exports of Java, to be able to extract the cube root, name the poets of Denmark, describe the campaign of Caesar, or lisp broken French. The business colleges are supplying these keen practical girls by the thousand. It seems to me that during the past winter and spring I have lectured to five thousand acres of them. In nearly every school I visit, I find from four to six girls to one boy. In Pittsburg, I talked at one school where there were two hundred and fifty girls and just one lonesome boy. Curiously enough, the theme of my address was, "The Cash Value of a Man!" Of course I had to explain that this was another case where "Man embraces woman."

These armies of pure bright-faced girls are going to be a good thing for this country, when they get busy in our thousands of shops and offices. And they won't be spoiled for becoming good wives and mothers, when our fine young fellows in khaki came back from "over there" to claim them after the Kaiser is licked and the war is over and democracy and civilization are safe. Brethren of the business college, you could not be doing a finer work. Go to it!

Locomotion and Life Many revolutionary things have happened in the past half century. We have seen Ben Franklin's plaything—electricity, carrying the power of a hundred horses in one small copper wire; we have seen it hettering the 'fairy magic of Puck, 'putting a girdle round the earth in forty minutes,' and even flashing invisible and instantaneous messages through thousands of miles of the ambient air. We have seen grand opera flowing off the point of a needle. We have seen men and women hundreds of miles apart, talking to one another as audibly and familiarly as though they were face to face in the same parlor. These and a hundred other recent achievements, out to the blush the wildest imaginings of ancient mythology, as well as the accumulated lore of philosophers, and sages for fifty centuries. But none of them will make such radical changes in human life and happiness as the new inventions for enabling men to move about on the

face of the earth. A century ago, not one per cent of the people had other means of getting about than those supplied by their own legs. A few of the well-to-do, or the wealthy could ride on horses or in carriages. A few sailors and traders were slowly wafted about in ships by the uncertain winds and occasional folk on business or pleasure bent, moved here and there on lake or river in canoe or skiff or sail boat. But in the main, the world was aloof. This meant erect forms, broad deep chests, sturdy muscles, and strong feet and limbs, for the vast majority of men and women. It meant more of outdoor life and all the strength and health that went with it.

These contrasts are brought home to me, as I watch the hordes of people who move back and forth in the subways, electric trains, ferry boats, and myriads of automobiles, here in this great human bee-hive of New York. Few of them walk more than a block or two from one week's end to another. Of course this is beginning to have an effect on their anatomy. They are becoming a chicken-necked shallow chested, spindle-shanked narrow footed generation. Of course, for a certain small class, these effects are being counteracted by tennis courts, golf links, and gymnasiums and athletic clubs, but how about these placid masses who year in and year out vibrate between steam-heated flats and stuffy offices, being borne to and fro through holes in the ground and cars packed with people like sardines in a box? And when at either end of the day's journey, they do not even get the needed exercise of climbing the stairs, but are whisked up by elevators for which they will signal though they have but one flight to walk.

What a change in a single generation! In the older days when one person rode, a thousand walked; now it is just the reverse. As a matter of fact, you will see more athletic physiocrats at a society function than you will in a movie audience, or on the walks at Coney Island. It is now the shop girl, who has lady-like figure and dainty feet rather than the golf and tennis playing aristocrat of Fifth avenue.

Not long ago, I was in a town where an accident in the power house put the street cars out of business for an entire day, and I saw long lines of clerks, shop-girls and students, who had to walk from one to three miles in order to get to and from their work. You should have seen how fagged out they were. Was I sorry for them? Yes, I was sorry they did not have to do that stunt every day in the year.

INVESTORS WILL WIN
INVADERS WILL LOSE



The BUSINESS LETTER

Th B. F. Goodrich Rubbr Co.
Akron, Ohio

By special arrangement with the above company we are privileged to reprint a series of Copyrighted booklets the company is publishing for their correspondents. We consider them exceptionally excellent and our readers specially fortunate in having the opportunity to study these monthly messages to correspondents.—[Editor.]

No. 7

MECHANICAL MAKE-UP OF A LETTER

Every business letter mechanically consists of:

1. The Heading
2. The Introduction
3. The Body of the Letter
4. The Conclusion.

The **Heading** consists of the name of the concern from which the letter is written and the date.

The **Introduction** consists of the address of the person to whom the letter is written, and the salutation.

The **Body** of the letter consists of the written communication.

The **Conclusion** consists of the complimentary close and signature.

The chief purpose of the heading is to tell your reader at a glance where he can address his reply. Our letter heads contain all this information. The heading also contains the date of writing, for the purpose of reference and record.

This date should be centered under "Akron, Ohio" so that the entire heading will be symmetrical. In order to gain this symmetry the name of the month should be abbreviated. The accepted abbreviations are: Jan., Feb., Mar., Apr., May, June, July, Aug., Sept., Oct., Nov., Dec.

The date need not be followed by "st," "nd," "rd," "th." These letters are unnecessary and in carbon copies are often confused with figures. (In the body of the letter, it is correct to say either "your letter of March 10" or "your letter of the 10th.")

The first requirement is the title of respect. No business discourtesy is less excusable than the omission of a title before the name of the addressee. Some correspondents sign letters that begin this way.

Fred Wilson,
Hammond, Ind.

Then they wonder why their letters are ineffective.

A representative of our firm would not go into another man's office and address him as "Fred Wilson." He would say "Mr. Wilson," of course. The correspondent should do the same except that he should use the given name so as to distinguish the addressee from any other man of the same surname.

The ordinary titles used in business letters are:

Mr. This is not uncommon and needs no explanation. It should always be used in addressing a man who has no other title.

Mrs. and Miss. These are used in addressing married and unmarried women respectively. Miss is not considered an abbreviation and should not be followed by a period.

Esq. The abbreviation for Esquire means the same as Mr. If used, it follows the name, and no other title precedes the name. Because it carried an atmosphere of affection, Esq. has fallen into comparative dis-use.

Messrs. The abbreviation for Messieurs is the only title that can be used in addressing two or more men associated in business, whose name carries an idea of personality. For example: Messrs. Carroll and French; Messrs. C. B. Cortland & Co.; Messrs. Griffin, Hastings & Co.; Messrs. Conley Brothers, etc. The title Messrs. can be used before all names of partnerships if they are not in a form that precludes the implication of personality.

In many states there is a requirement that corporation names shall all end with the word "Company" and frequently the first word of the Corporate name is "The." Thus, "The Wilson & Ferring Company," "The Cleveland Trust Co.," "The United States Steel Corporation," "The American Express Company," are all simply legal titles under which the corporations conduct their business. It would be wrong to say "Messrs. The Wilson & Ferring Company," because the name clearly indicates that it is only a legal title and that the individuals whose names appear in the title are not addressed as individuals.

Mmes. The abbreviation for Mesdames, the French for ladies, is used before the name of a firm composed of women.

Dr. is a title that should ordinarily be confined to men who have received degrees in medicine, dentistry and the like but may be used in addressing any person (man or woman) who has received any doctorate, as Ph. D., D. D., or LL. D.

Rev. is used in connection with clergymen only.

If a minister has the degree of Doctor of Divinity, it is well to address him with the title "Rev." and follow it with the initials D. D. as: Rev. Raymond R. Cravath, D. D. It is allowable, but not usual, to address him as Dr. Raymond R. Cravath. In this case the initials D. D. after his name are superfluous.

Prof. is rightly used only when addressing persons who hold or have held the rank of professor in a University or College. There is no objection to abbreviating this word.

Hon. is a title given to men who hold important positions in the government. It may be applied to Mayors of Cities, judges of all courts, members of state legislatures, members of congress, cabinet officers, etc.

Only one of the above titles of respect may be used with any name. The name may be accompanied by an additional title designating official capacity, as President, Agent, Superintendent, Foreman, etc. It is best not to abbreviate these. A title designating official position should follow the name, usually on the same line. This will avoid making the line of the address too long.

Mr. W. W. Sims, Agent,
The Pittston Coal Co.,
Superior, Wisconsin.

If a man's position has a title, he usually likes to have people use it. It is a mistake to run the risk of offending him by omitting it.

The **salutation** is an established custom of the business world. If it were omitted a great many people would feel offended. Our salesman in calling on a customer usually bids him a "good morning" or "good afternoon." In letters there should also be some courteous transition from the formality of the introductory address to the intimacy of the communication.

Dear Sir is always a correct salutation to use when addressing a business man. It is the customary accepted form and is almost never wrong.

Dear Madam is the correct form for addressing a woman either married or single. **Madam**, which is more formal, is also used by many business houses. Either form, however, is entirely proper and may be used on all occasions, without offending the recipient.

Gentlemen is the salutation that should be used in addressing more than one man. It is the correct form to use in addressing Corporations, Joint-Stock Companies, Committees, or any organization consisting of more than one man.

Dear Sirs is an alternative form but is almost obsolete in business letters. **Dear Sirs** would never be used in spoken conversation while **Gentlemen** is frequently used in speaking to two or more men.

My dear Sir is similar in nature to Dear Sir except that it implies familiarity between writer and reader. If this familiarity exists, the phrase may be properly used (though some readers feel that it has an air of condescension) but be sure such relationship exists between you and your reader. The same relationship also exists between Dear Madam and My dear Madam.

My dear Mr. Wright is a familiar form of salutation. This term should only be used when the letter is per-



sonally signed. It would be incorrect to begin a letter with "My dear Mr. Jones" and then sign it "The B. F. Goodrich Rubber Company."

Dear Mr. Smith is still more familiar. Only unquestioned familiarity warrants the use of such a salutation. It should never be used in writing to strangers or to those with whom the writer has only ordinary business relations.

In business letters, never use the salutation Dear Friend, My dear Friend, and Dear Miss.

The Body of the letter is the letter itself.

There are a few mechanical principles that are worth considering that are applicable to this part of the letter.

Paragraphs should all be flush with the first line of the introduction. All letters no matter what length should be written single spaced and with double spacing between all paragraphs. Short letters should be set as near the center of the page as possible and should have very wide margins. The shorter the letter the wider the margin.

It is good practice to state the subject of your letter at the beginning—in capital letters. In case of letters addressed to corporations or partnerships this permits the letter to go more directly to the interested party. This also attracts your reader's attention, tells him exactly what he is going to read about, and assists him in filing your letters if his system is based on subjects rather than names. Care should be taken by the writer to avoid the use of trite, hackneyed expressions at the end of a letter. Such expressions as "Believe me, I remain, and We are," are representative of the weak and unnecessary ending.

The complimentary close is justified on the ground of courtesy. The words "Yours truly" mean nothing but still they are very important. The complimentary close is a form which if overlooked may be taken as a discourteous omission. For our use the following standard forms are recommended:

Yours truly
Yours very truly
Yours sincerely
Sincerely yours
Cordially yours

The first three are most common in business use. In writing to women or superior officers, or in letters asking favors, it is entirely proper to use the close "Respectfully yours," "Sincerely yours" and "Cordially yours" are only used in letters of semi-social nature. They are out of place unless a friendly relation exists between writer and reader.

The signature follows the complimentary close and is a very essential part of every letter. A written signature at the end of every letter denotes personality and for that reason few letters should be sent out unsigned. People like to deal with people and not with remote impersonal companies. Every letter should be signed so that your readers may know that you take a personal interest in the letters you send them. All correspondence to customers should be signed with the name of the Company by the Department Manager using the word "By" but no title. In case the Department Manager is absent, some authorized person should sign the Manager's name and place his initials below. You should standardize your signature and not write the signature that happens to fit your mood. Some correspondents have been known to write J. L. Carter, John L. Carter, J. Leonard Carter, and John Leonard Carter.

Some men seemingly cannot write a plain signature. For them, a simple scheme is to elaborate the widely used plan of indicating the initials of the person who dictated the letter. A good arrangement is

Yours very truly,

THE B. F. GOODRICH RUBBER COMPANY

By (Signature)

L. A. Houser/HBB

This plan is a good one. No matter how illegible the actual signature may be, the name of the writer is clearly shown.

Never sign a letter with a rubber stamp. A rubber stamp signature detracts from the personal quality of the letter and loses something more valuable than the time lost in the make shift. There are business men who absolutely refuse to read a letter signed with a rubber stamp. All schemes such as "Dictated but not read," "Mr. Jones left before signing" and "per Secretary" prove unfortunate for our Company and for the dictator.

There is only one right method of signing a business letter and that is with pen and ink in a legible standard way.

B. M. Winkleman, formerly of the East, but for several years in the commercial department of the Central High School of Minneapolis, is now associate proprietor of the Duluth Business University. Mr. Winkleman is one of the strongest members of our profession as concerns personality and experience. He is strong in penmanship, in accounting, and in all things relating to the commercial course. We bespeak for him and the school increased prosperity, and congratulate Duluth upon having secured him as a citizen.

D. C. Davis, Staylon, Oregon, has been chosen as head commercial

teacher in the Prineville, Oregon, High School.

J. W. Rummil, last year with the Englewood, N. J., High School, has accepted a position as head of the commercial department of Hunt-singer's Business School, Hartford, Conn., for 1918-19.

Miss Sadie H. Pickard, of the Middleboro, Mass., High School, has been elected as a member of the commercial staff of the Haverhill, Mass., High School.

Miss Mable Kane and Miss Virginia Wilson are to be new teachers in the Arkansas City, Kansas, High School next year.

Supt. Carlington Jackson, of White Sulphur Springs, Mont., has recently been appointed head of the commercial work of the Northern Normal and Industrial School, Aberdeen, S. D.

Miss Thrush, of Cedar Rapids, Iowa, is the commercial teacher who will handle the new commercial department to be established in the Clarion, Iowa, High School in September.

J. J. Theobald, of Taylor University, Upland, Ind., is to be with the Actual Business College, Akron, Ohio, during the coming year.

Grant Armstrong, of the Santa Barbara High School, was recently elected for the commercial work of Potts' Business College, Pasadena, Calif.

G. L. White, of the Marion, Ohio, High School, will be on the commercial staff of one of the Des Moines High Schools next fall.

Miss Alma Cagley, who has had charge of the commercial work in the Spirit Lake, Iowa, High School this year, will have similar work with the Windom, Minn., High School next year.

Mr. C. N. Harer, who has been with Tobin College, Fort Dodge, Iowa, for some years, goes to Goldey College, Wilmington, Del., as penmanship and commercial teacher. Mr. Harer is a clean young man morally, and well qualified in penmanship and commercial subjects.

An Attractive Roll of Honor B. P. O. E, handsomely engrossed design has been received from Mr. G. E. Van Buskirk of Newark, N. J. The design was greatly reduced in photographing and consequently much detail was obscured or we should have presented it in these columns instead of this notice.

Mr. C. S. Chambers, head of the commercial department of the Covington, Ky., High School, is teaching shorthand and typewriting in the summer school of the University of Virginia. Mr. Chambers has the happy faculty of entertaining while instructing, and therefore his services will be appreciated, we are sure.

SERVE AND SAVE

BUY W. S. S.



The Savings Bank in the High School

O. C. SCHORER and H. A. COCHRAN

Grover Cleveland High School, St. Louis, Mo.

If there is one need of the hour that is strikingly more important than any other, it is the need for the thorough inculcation of the habit of thrift, economy and saving. On every side and at every turn we are constantly confronted with the urgent necessity of being economical and saving. In the development of our public educational system we have been altogether too willing to regard thrift as an artificial economy to be forced upon the child by parental exhortation. During the more recent years the deplorable lack of thrift study has attracted the attention of many of the leading educators of our nation, with the result that there has been a remarkable increase in the number of school savings banks.

Thrift and economy is purely a condition and an attitude of mind, a mental resolve, and as such it is essential that this mental attitude be moulded, engendered and fostered during the period of adolescence. If the high school can undertake this important matter of thrift study along with the many varieties of work that it is now doing a long-felt want and an urgent need in public high school training will have been accomplished. It is the purpose of this paper to show that training of this nature is very essential, that it can well be undertaken by the high school without in any way disturbing the present high school curriculum, and that it can be very effectively accomplished through the operation of a "school savings bank."

As Americans we have for many generations been quite satisfied with the thought and the knowledge that the income was sufficient to provide the means of a comfortable living. With an earning capacity far in excess of the earning capacity of any other nationality, the American public cannot be said to be a frugal people. We have been quite oblivious of the fact that there is a limit to the term of service of the individual, and that the future must be provided for in some way or other. We have been a care-free, easy-going, generous people. Conditions have greatly changed during the past three years, and even now the vastly changed conditions of today are not the conditions that will prevail after the final adjustment of the present conflict of nations. The rapid transition from the life of abundance to a life of strict economy, through which transition we are now passing with considerable attendant difficulty, is only a forerunner of what is to come. Even now the unrest of labor is apparent to all, and, in the years that are to follow the termination of the world war, the relationship between labor and capital will necessarily undergo many and

great changes. These changes cannot be entirely foreseen at this time, yet it is very essential that during this period of readjustment and reconstruction we should be mindful of the important part that will be played because of the possession or the lack of possession of accumulated savings. We should begin to build now upon a foundation that is certain to be one of the vital problems in this final adjustment.

Capital has long since practiced principles of economy and saving; labor is just as certain to be forced to a recognition of these same principles. The effect of the existing economic pressure cannot be denied and the nation at large will be compelled to learn what it means to be thrifty and economical. When every one shall have learned and experienced that even a small preparation for the future; that the laying aside of something for the proverbial rainy day is one of the most vital factors in the existence of a satisfied, reasonable and efficient laboring class, then may we expect to see come forth from this new order of things a better, a more considerate, a more wholesome relationship between these two important factors of production.

In the short period of one year that marks our participation in the World War we have gone through the process of developing an entirely new side of our national character. We have been a generous and even an extravagant people. Today, because of the economic pressure that has been brought to bear upon us, we have taken a new attitude toward life; we have acquired changed habits of life and changed manners of thought. We have found a necessity for temperance in our every mode of life. Unfortunately, however, we have not yet acquired the ability and the desire to conform to that necessity. Our problem of the war is not alone how much we can save of everything, but equally as important is the question: How can we best teach the people of our nation to save and economize?

If American public education is to fulfill its mission; if education in its broadest sense is to be a preparation for life; if the individual is to be trained in such a manner that he or she may become a most useful member of society; then it must be the purpose of that education to provide more than a knowledge of English, mathematics, science, history or stenography. A proper and complete education and training will consist, in addition to a knowledge of these subjects, a certain degree of familiarity with the simple principles of economics. The public schools of the

United States have an important duty to perform in the period of reconstruction that is only just beginning, and the public school authorities, who are charged with the responsibility of educating boys and girls of today should be thoroughly cognizant of that added duty.

The demand for particular types of public education has undergone various changes during the last twenty years. Within the time of the last ten years there has been a decided change in the curriculum of the public high school. Not only has the change been from well defined and required courses of study to courses of study that permitted of wide latitude, but there has also been a very noticeable tendency as regards the choice, of different courses of study. The earlier high school curriculum that embodied subjects that probably are not so directly applicable to every-day life have given way to a large extent to the manual training courses and more recently, to the courses that prepare for commercial vocations. Just at this time the demand for vocational courses is probably greater than ever, and this demand will continue for some time. The very fact that necessity demands that boys and girls begin at an early age to contribute to the support of the home; the further fact that the demands for employes is greatly increased through the many vacancies caused by the drafts, and the unprecedented demands of the government for employes trained in the vocations will stimulate the popularity for that form of education that is more directly applicable to everyday life. The problem of educating boys and girls more than ever becomes one of providing that form of training that will best fit the individual to obtain the means of a livelihood, and how best to use the means having once acquired them.

The time for an active campaign on the part of the public high schools of the United States for the teaching of proper and systematic habits of thrift has never been more opportune than just now. The general public has been awakened to both the necessity for and the possibilities of savings. The two issues of Liberty Bonds has transformed a government bond-owning public of a few hundred thousand to a vast body now carefully estimated at 13,000,000 people. The present sale of "Thrift Stamps" and "War Savings Stamps," will add several million more people to this group of savers and security holders. There are other influences at work in this same direction. Many of the larger corporations of the United States, and among them the best and most conscientious employers of labor, have seen fit to institute within their domains proper facilities for the saving of a part of the employee's wages. These corporations and employers of labor have so thoroughly recognized the fact that only financially care-free employes can



render contented, satisfactory and honest service that millions of dollars are being spent in an effort to encourage savings and thrift among their wage-earners. * These are facts that stand out very prominently at this time and the general public is being made more conscious of these facts and tendencies every day. Right at this time the parents of school children are awake to the need for the practice of the strictest kind of economy and they are in the proper mood to permit, and even to demand, that the schools assume the paternalistic responsibility of fostering and encouraging habits of thrift and economy.

One of the best agencies of the public high school through which it is possible to give the needed training in practical thrift and economy is the school savings bank. This form of school activity is not new, yet it is equally as certain that its use as an educational activity has not been as extensive as the beneficial results of such use would warrant. School savings banks are in existence in some form or other in about 2300 public schools of the United States. These school organizations are serving an admirable purpose in both the elementary and high schools. The methods employed in the school savings banks vary greatly, depending in a degree upon the willingness of the school authorities to devote time and attention to such an undertaking, and upon the age of the pupils of the school. It is not the purpose to mention here the particular form of school bank that is adaptable to the high school, and to indicate some of the purposes that it can be made to serve.

The high school present unusual possibilities for the training of boys and girls in habits of thrift and savings. It is desirable that the child should have acquired during attendance in the grade school the habit of putting aside some part of the money that may have come into its possession, however, up to the time of entrance into the high school any such habit that may be formed is not the result of thought and deliberation, but rather it is the indication of the willingness of the child to carry out the instructions of the parents. When the pupil enters the high school an age has been reached when it should be entirely possible to understand the reasons for making a savings; the power of savings; and some more complete and detailed methods of saving. The simple practices that the pupil may have fol-

lowed in making a savings in the earlier years should now be made more real and should be made to conform to the practices that prevail in the business community in which he resides.

A school savings bank in the high school must necessarily have more than a single purpose. To be of the greatest value to the pupils of the school a school savings bank should exist: first, for the purpose of teaching and encouraging systematic habits of thrift and savings; second, to familiarize the pupil with the various activities in which a bank engages; and third, to give some practical training to the pupils in the commercial courses in the practices and methods of present-day bank operation.

Entirely aside from the form of organization and the method of operation of a school savings bank there is an essential prerequisite that must not be overlooked. It is very important that the school bank obtain the endorsement, the support, and the co-operation of an incorporated bank of the immediate vicinity. The value of close affiliation with a commercial bank cannot be too strongly emphasized. A bank that will serve as a depository for the funds of the school bank is necessary. Any institution that may be selected to act in that capacity must be one that recognizes the value of the training that is to be given to boys and girls and is therefore willing to allow to the school bank a legitimate rate of interest on such deposits, and one that is further ready to take such steps to safeguard the deposits made with it that all parental skepticism and suspicion may be set at rest. Commercial banks have so uniformly endorsed the establishment and operation of school savings banks that it is hardly conceivable that any bank would be reluctant to grant the necessary co-operation. The American Bankers Association has been very instrumental in the recent growth and development of school savings banks.

The banking laws of most states prohibit the operation of banks except under proper state charter. A school bank cannot be organized to do a commercial banking business since many of the state requirements are not possible of accomplishment by a voluntary organization such as a school bank must necessarily be. It is the generally accepted opinion that school banks can only serve as trustees for the depositors of the school bank, and as such they are not privileged to make investment with the funds that are intrusted to it. However, a very serviceable school organization can be effected by three or more school authorities acting in the capacity of trustees of the school bank. These trustees assume responsibility for the deposits made by the pupils, and in turn deposit the funds thus obtained with the incorporated bank with which the

proper arrangements have previously been made.

The plan of operation of a school savings bank should be instituted on such plans and should be made to follow only such practices which will at once appeal to the pupil as being entirely real. The pupil should be made to feel that he is dealing with an institution that is operated strictly along accepted banking practice, and that the knowledge that he is gaining is thorough familiarity with the methods and practices that will confront him when he engages in his first business venture with an incorporated bank of his community. The school bank should strive to serve the pupils of the school in the same capacity in which organized commercial banks function in their respective communities. It should be the object of the school bank to encourage the pupils to come to it for any of the purposes for which the adult uses the commercial bank, with, of course, the one exception of making a loan from it. Pupils have checks to cash; they have money of large denomination to exchange for smaller denominations, and it should be the purpose of the school bank to render that service. The school bank should be a medium through which correct methods of carrying on financial transactions may be properly taught to the boys and girls of the high school. The depositors of the bank should be made to conform to all of the requirements of incorporated banks that such institutions impose upon its patrons. The printed forms that the school bank uses should be identical to the forms used in the commercial bank.

There are of course, other activities in which organized banks engage. Some of these, such as the making of loans, issuing letters of credit, issuing of drafts, etc., cannot be made available to the patrons of the school bank. On the other hand, there are right now several activities in which the school bank can very well engage in an effort to widen the scope of its activities. It is quite possible for the school savings bank to engage in the sale of Liberty Bonds and Thrift and War Savings Stamps. These are functions that incorporated banks serve and they are equally as well adapted to the school savings bank. One basic principle of a school bank should be that it aims to teach correct banking practice and it aims to firmly fix the idea that the proper place to engage in financial transactions is at a bank. If a school bank can teach the pupils how in future years to conduct their financial business with a banking institution it will have accomplished a worth-while purpose. Many individuals have suffered financial ruin and have come to grief in other ways because of their lack of knowledge of matters financial; many others because of their unfamiliarity with banks and banking practice have fallen easy prey to

*Among the corporations that have engaged in this form of welfare work may be mentioned the Ford Motor Co., Detroit; United States Steel Corporation, New York; Larkin Company, Buffalo; William Filene Sons Co., Boston; John Wanamaker, Philadelphia; Sears, Roebuck & Co., Chicago; Curtis Publishing Co., Philadelphia; Armour & Co., Chicago; Packard Motor Co., Detroit; Prest-o-lite Co., Indianapolis; Gorham Mfg. Co., Providence; Clothier Shop, Cleveland.

the loan shark and professional money-lender.

The actual work of operating a school saving bank should go to that department of the school to which it is most closely related; the commercial department. If the school bank is operated along the lines of the incorporated bank and if the practices of the former follow closely the practices of the commercial bank, the training and the experience that can be gained through this work will be of great value to the pupils of commercial course.

Members of the most advanced bookkeeping classes can be taken into this work and with some supervision will perform all of the work incidental to the operation of the school bank. These student bankers can be changed frequently enough to permit of the use of all pupils who are in a position to profit by this experience. The very fact that the work is real will at once appeal to the student bankers. Even the most skeptical teacher will be most agreeably surprised at the results that can be accomplished. The student bankers very quickly assume an attitude of thorough responsibility. They will be found to be careful, accurate, painstaking, and neat in their work. They will show a feeling of responsibility that they have never indicated in any of their school duties. Close supervision by a teacher will at all times be necessary, and it will be essential for that supervisor to correct or set forth the proper uses of the various forms used in the bank and the way in which the work shall be done.

A school bank conducted along the lines of the commercial bank of today cannot do otherwise than be a factor of incalculable value to the coming generation of men and women. A fundamental truth that must not be lost sight of is that the school savings bank is operated as an educational institution quite as much as it is intended to be an organization with which to accumulate a savings. The American public has not the natural inclination and desire to save. We are a nation of haphazard savers. We still desire to save only when it is convenient to do so. President Wilson recently made the following statement: "If the United States can learn something about saving out of this war it will be worth the cost..... of it in money and resources. I suppose we have wasted several times over what we are about to spend." The people of our nation have learned something about saving. We are continuing to learn. Unfortunately it is late in life for far too many to begin so important a process. However, the beginning has been made. It now remains for us to teach the boys and girls that this changed attitude of mind, this mental resolve to be saving and economical, must be continued and strengthened by practice and increased resolve until thrift becomes an ingrained habit with us.

It may in this way be possible for our nation to convert a large part of the enormous expenditure of money and resources into a national asset. As administrators and teachers in the public educational system of the United States we should clearly see the problem that confronts us, and we should be ready to give encouragement and aid wherever possible. If we accept the duty as we see it we may well agree with Secretary McAdoo when he says: "The Was Savings Campaign marks the beginning of a new and I hope permanent evolution of American life. Self-sacrifice and self-denial have always made real men, and real men are the basis of strong nations. Those of us who help to lay the foundation stone of Thrift will be the builders of a structure that will survive through all time, and will be rendering a service of utmost importance to the flag and country."

SALESMANSHIP

THOS. E. CUPPER, Inc. Acct.
Bingen, Ga.

TALKING VS. SELLING

The art of conversation is an achievement of which anyone may well feel proud—it is not mastered in a day, or a short season, neither is it to be learned altogether from books alone; the various TEXTS, of course, are designed and calculated to give the THEORY, without which there would be but small chance for satisfactory progress. Added to the THEORETICAL and PRACTICAL foundation must be an eristent feeling—such feeling as dominates the human heart and mind, and stirs the soul in such manner—and to such an extent—as to overflow its banks until it finally finds an outlet in some manner of EXPRESSION. The many beautiful expressions which frequently flow from this high art, like the silvery notes of some Prima Donna, deal with THEORY, and SENTIMENT, and PRACTICE, and GIFT.



The art of Selling, it might be said, is a Profession—and one in which PRACTICE certainly leads on to a higher sphere of efficiency. Good talking is worthy of much admiration, and is of GREAT assistance in practically all lines of endeavor—it surely is to be HIGHLY desired and encouraged on every hand, but it may conscientiously and safely be said that the BEST Salesmen of our day are not necessarily the BEST Grammarians.

It is not invariably the LINE of talk that produces the business, neither is the subject of PRICES always the influencing power. Of course, it is well understood that each

of these component parts are contributory elements—but the MAN behind the proposition is very largely the governing factor.

Figuratively speaking, there are those who possess the power of speech in sufficient quantity to orally paint an immaculate flower garden, or a most gorgeous landscape, but who utterly lack the ability to SELL—while on the other hand, we find others less favored along expressive lines, who readily SELL that which they undertake with apparent ease.

The knack of secret of SELLING is truly a combination of essentials, and upon careful examination—delving into its secret forces—it may be found to include INITIATIVE, TACT, PERSONALITY, CONFIDENCE and FAMILIARITY with subject matter, HUMAN ELEMENTAL INTERPRETATION, as well as courtesy, and grace, and consideration, together with a working knowledge of market conditions as relates to SUPPLY, DEMAND and MOVEMENT.

Mrs. Jennie G. Brown, last year assistant supervisor of penmanship in Buffalo, has recently accepted a position as assistant in the commercial department of the Oyster Bay, N. Y., High School.

Mr. Garten, of Coffeyville, Kansas, is to be the new commercial teacher at the Sioux Falls, S. D., College.

Miss Mable Roseberry, of Osawatomie, Kansas, is to be the commercial teacher at Paola, Kansas, next year.

Mrs. Hattie D. Lufkin, who, for several years, was in charge of the commercial work at the Orange, Mass., High School, recently took a similar position in the Millburn, N. J., High School.

Mr. M. Roy London, for two years head of the commercial work at Colby Academy, New London, N. H., recently accepted appointment as head of the commercial work in the Englewood, N. J., High School for next year.

Miss Emily Warrick, of Tower City, Pa., is the new shorthand teacher in the Sherman Business School, Mt. Vernon, N. Y.

Raymond S. Dower, head of the commercial work of the Middleboro, Mass., High School, has been elected to take a similar position with the Wakefield, Mass., High School for next year.

Miss Mary Stempel is to have charge of the commercial subjects in the Two Harbors, Minn., High School next year.

MONEY WINS

BUY W. S. S.



COMMERCIAL LAW

J. H. ROBINSON

Pulaski Public Schools
Edinburg, Pa.

PARTNERSHIP

Partnership is the relation existing between two or among more persons that have combined their property, labor or skill in the transaction of business for their common profit.



The parties to this relation are called partners. A single point transaction out of which, considered by itself, neither profit nor loss arises, will not create a partnership. If a joint purchase be made and each party takes his distinct and several share of the goods, there is no partnership.

The general rule applies that any one may be a partner who under no legal disabilities to make contracts. This excludes married women in those states where modern legislation does not permit them to make contracts, lunatics, infants, and others under general or special disability, such as alien enemies, spendthrifts, habitual drunkards, and the like. Infants, if they become partners, may affirm or disaffirm the contract after becoming of age, but if they disaffirm the contract to the injury of innocent third parties, they may become liable for some of the consequences of the relation, on the ground of fraud.

Partners are also set apart into several classes, namely: **Ostensible, Nominal, Dormant, Secret and Limited.**

Ostensible or **real partner** is one who is published as a partner and in fact is a partner accepting all the benefits and risks of the partnership.

A **Nominal partner**, as the name implies, is a partner is name only. His name appears in the business but in reality, he has no interest in it.

Persons of influence often lend their credit in this way to near relatives or friends. He does not as a rule share in the profits but in case of failure he is liable for the debts of the partnership in the same manner as if he were a real partner. He is a real partner as far as third persons are concerned, or have any knowledge.

Dormant partners are often called concealed or silent partners. Such a partner is not published to the world as one but in fact is a partner. Being unknown as a partner he is in a position to share the profits of a prosperous business and yet avoid personal responsibility in case of failure. Should his position be discovered he becomes a real partner and is liable as such whether creditors trusted the partnership on his account or not.

A **Secret partner** is one who conceals his name but is active in the business. Like a dormant partner he is liable as a partner if discovered.

In some of the states there are statutory provisions permitting persons to become **Limited partners**. These laws usually prescribe the conditions that persons becoming limited partners shall pay in their proportion of the capital in cash; that they shall always make use of the word "**Limited**" or "**Special**" in connection with their names, which must not appear in the firm name, and having complied with these conditions, they do not become liable for the debts of the firm beyond the amount of their invested capital. Without the protection and limitation of such statutory provisions, each partner is jointly and severally liable for all the debts of the firm of which he is a member.

The relation as between or among partners is created by any agreement between or among them that such shall be the case. Usually the contract is in writing, called "**Articles of Partnership**" and includes a statement of what each partner contributes to the capital fund, what shall be the scope and nature of the business to be conducted, defines the extent and character of the duties devolving upon each partner, and provides for the keeping of the firm accounts, the division of the profits, and the termination of the contract. The contract of partnership need not be in writing; it may arise by implication from the acts of the parties toward each other. Like every other contract, if it is written, parol and extrinsic evidence is afterward inadmissible to alter, vary or contradict its terms, unless, indeed, the contract itself were induced by fraudulent misrepresentations, in which case it may be rescinded or annulled. A partnership formed by written articles is presumed to begin at the date named in the articles, unless some other date is named therein.

There is little difficulty in determining whether a partnership exists as between the members of the firm, but when third parties hold, or claim to hold, persons liable as partners for obligations which they did not personally assume, and where no apparent intention to become partners existed between themselves, the difficulty arises.

This liability to third persons may arise in two ways. (1) By holding themselves out as partners; (2) by participation in profits of the business.

Where a person allows another person dealing with the firm to believe that he is a member of the partnership, he is liable to such person as a partner in the firm, although, as between himself and the firm, he is not, in fact, a partner. He is estopped by denying that he is a partner.

This is the case where a representation that the relation of partnership exists has been made by the

person sought to be held liable. The case that usually arises, however, is not where the person sought to be held has given the information, but where some one else has told the creditor that the person was a partner. Here, again, the solution of the problem is simple upon principle.

The defendant cannot be held liable unless he knew that his name was being used as that of a partner and did not stop it. Where it is sought to charge a person with liability as a partner, he must be shown to have done something calculated to have induced the belief that he was such. A partner who has retired from a business may, on these grounds, be held liable for debts contracted after he has left the firm if he has omitted to give notice of the dissolution to the customer of the firm, but he cannot be held liable to a person who gave credit after he retired and did not know that he had been a member of the firm.

By participation of the profits of the business. The former theory upon which a person who shares the profits of a business is held liable as a partner was that by so doing he diminished the assets of the business by just so much, and should, consequently, be liable for its debts, but the more modern view seems to rest this liability on the doctrine of implied agency, and to hold that while sharing in the profits derived from a common business venture is very strong evidence that a partnership exists between them, yet it is not conclusive. The sharing of the receipts derived from a business venture certainly does not make the parties partners. But, if a person agreed to share the profits as partner, no agreement not to be liable for the losses between himself and his associates is binding upon third parties. Receiving a commission on the profits, or a percentage in lieu of salary, or a salary and a share of the profits, or an annuity drawn from the profits, does not make the person so doing a partner as to third persons. A loan of money invested in trade, the tender to have one-half of the profits for the use of it, has been held not to constitute a partnership. A joint interest in a patent or copyright does not make the owners partners.

The Object of Partnership must be the carrying on of some business lawful in itself. A partnership to conduct the business of producing counterfeit money, or smuggling goods into the country in violation of the revenue laws, or the like, would be void from its inception.

OUTLINE

Partnership

1. Who may be partners.
2. Exceptions.

(Continued on page 31)



Report of the Twenty-First Annual Convention of the National Commercial Teacher's Federation

Chicago, December 26-29, 1917

(SECOND INSTALLMENT)

Address by Mr. Peter Newton, Secretary of the Seventh Civil Service District, United States Civil Service Commission

As you probably know, a Civil Service Law became effective and was placed on the statute books in 1883. For a number of years, it was an experiment. In the early stages, it was looked upon by politicians, citizens in private life and others as a joke. It didn't mean anything to them. Twenty-five years ago last May I was transferred from one of the other branches of the service to the United States Civil Service Commission.

I took hold of this work in this section of the country, right here in Chicago, one of the political hotbeds of the United States, and what I had to contend with for several years, if written, would fill a book. I was at all times besieged by politicians, by those anxious to get into the Government service without examination—get it in an easy way through political influence. Money was forwarded quite frequently. In one instance, a young man sent me a very nice fifty dollar bill, but I happened to see a mark on it and I invited him to go before the United States Marshal. It went through the courts and put him in safe keeping for a while.

For a few years after my introduction into the work that continued until today, it is an unknown quantity. Postmasters were the first to come under the hand of the law, while in earlier stages they didn't like the Civil Service. They thought, "I am post master; I control this office. I must make the appointments." Well, today almost every position in the Government of the United States is under Civil Service rule and filled by certification from Civil Service examination.

Prior to the breaking out of the war, in normal times when we were able to keep pace with the demands made on us, this was true.

There is one idea that I want to impress on you before I go any further. A great many people look upon the Civil Service Commission and its agents through the country as an aristocratic body. It is nothing of the kind. The Civil Service Commission is nothing more nor less than a great big employment agency. That is all we are.

When war was declared, unlike the campaign of the Spanish-American War, the President of the United States was firm. He wanted everything within the range of possibility to be filled competitively. You all know what it means, or at least you have an idea of what it means when our vast Government here starts out

to organize an army and a navy. The soldiers and sailors are going to do the fighting. We at home have got to furnish the ammunition.

There are various kinds of ammunition in this campaign, all the departments throughout the field and the departments at Washington and by the field service, I might say for your information (perhaps you already understand it) the country is divided into twelve Civil Service Districts: Illinois; Wisconsin and Michigan form the Seventh District, of which I have been in charge ever since the districts were established. The field service embraces all services in these three states. True, we have a few departmental branches, but they are in the minority.

When war was declared we were given to understand that every effort and the best effort of every individual in the employ of the Commission must go out individually and collectively and get men and women for the filling of these places.

The first demand that was made was for mechanics in the Navy Yard service. You would naturally think that in this day and in this age in which we are given such a vast community from coast to coast and gulf to border, that there would be ample men in all trade lines. I have scoured this district time and again since the first of last June for ship carpenters, machinists, blacksmiths, boiler-makers, copysmiths, and in fact every position in the trade line, but there has been a lack of one thing—patriotism.

Men come in before me every day. They ask the question, "What pay do I get? What is the salary?" I tell them that we pay as near the wage scale as the labor unions in the cities where employment will be given can be reached. In some instances, we run over the wage scale. You would be surprised at the number of men that come into my office and say, "Oh, well, I don't want it. I am making more money than that." Isn't that a disheartening spirit? It is discouraging, to say the least. It is not known to the world how people come before the Civil Service Commission and their only aim and object is dollars. We must all sacrifice something individually, personally. I don't believe this war is going to be over in thirty- sixty or ninety days. Judging from preparations that are being made and everything else combined, I think that we are in for a long siege and before the end comes, I think that every man, woman, boy and girl in this country will have to offer some sacrifice or other.

The next call was for clerks throughout the various departments

of the war service—clerks, stenographers, typewriters. Up to the present time, the supply we have attained has been far from sufficient. I started a class just before I left the building to come over here of twenty-five stenographers and typewriters, where, in fact, I should have had at least fifty.

The Commission has advanced the information that if this war is to continue for any period of time, that during the year of 1918 we will need throughout the United States at least twenty thousand stenographers. In the departments at Washington, stenographers are appointed today throughout the War Department at \$1100, and if upon good, efficient service at the end of three months, they will be advanced to \$1200. They are all appointed probationally during the war period. That doesn't mean that should the war suddenly cease or terminate that they would all be thrown out. If the war should close tomorrow, it would take us at least two and a half or three years to square up our accounts.

As an illustration of that, I can tell you reliably that from the soldiers which were shipped to the border not so very long ago, I have over one thousand people of whom I have not yet received a complete report. Now, just imagine what it is going to be at the termination of this war! So, no matter whom you come in contact with, your pupils or others who wish to take the stenographer-typewriter examination, you can safely tell them that while it is probationary during the war period, they are not going to be thrown out of service suddenly, and there is one other assurance you can offer them, that they are eligible for transfer to other services throughout the country.

In the Field Service up to the present time, all I can offer throughout the War Department is \$1000 per annum. We have been promised that that also will be raised and put on an equal basis with the departmental salaries. That has to be done by the machinery in Washington.

In your business schools, (I understand that this is a business college teachers' association) you all have stenographic and typewriting pupils. I am not well enough informed to state anything about the courses that you give them, the examinations you give them, but this has come to my notice time and again from pupils—I don't know where they come from, whether from business colleges or the public schools, but they say they are not used to the subject matter of our dictations. In our examination for stenographers, we have five dictation exercises, each exercise consisting of two hundred and fifty words. They are mostly extracts from congressional records and speeches, and I am frank to admit there are phrases and words in some of those dictations that the ordinary pupil doesn't hear very often, and this thought has occurred to me.



The Commission could very readily furnish sample copies of our dictation exercises, and if the system were adopted of reading extracts from records of different kinds; if the dictation of this character were adopted instead of free delivered dictation, it might be possible that it would help many of our applicants.

In former times, we held stenographer-typewriter examinations only at stated intervals. At the present time, I am holding examinations for the departmental service every Tuesday morning at 9 o'clock, every Thursday evening at 6 o'clock and every Thursday morning for the Field Service. The Commission will be very thankful if you will use your best efforts to send us your graduates or your advanced pupils. We need the stenographers and we need them badly, and as I said a few moments ago, if this war is to continue, the demand is going to grow vastly during the next twelve months.

In other examinations, other services, the demand is not so great. We have the examinations periodically. I had one today for teachers, all kinds of draftsmen, and I ask you all to interest yourselves in the Civil Service Law and help us all you can by sending us the material. We will take good care of them afterwards. I thank you.

A BIRD'S EYE VIEW OF BUSINESS ENGLISH

By Maurice J. Lacey, High School of Commerce, Boston, National Commerce Teachers' Convention, 1917.

At a meeting of the New England Association of English Teachers an interesting discussion took place as to whether there should be any differentiation between the English course of those pupils who plan to go to college and the English course of those who intend to enter some vocation at the end of their high school days. It was noticeable that the champions of the "one course for all" were imbued with the college atmosphere. It was just as noticeable that those maintaining the other side were teachers engaged in vocational school work who were practicing their own preachings and were convinced that their cause was just.

"There is no such thing as Business English" is a cry frequently heard. If not, why should numerous educational institutions offer courses in Business English? Why are some of our best English scholars writing books on Business English, if no such thing exists? Why do convention programs contain talks on Business English, if no such thing exists? But such a thing does exist. Let us agree for the sake of argument that differentiated English courses exist. Then it follows that it is the right of pupils to get English instruction that best fits them for their future work.

It has been my observation that in English classes where college preparatory and commercial pupils are combined the instruction is shaped almost entirely to harmonize with the aim of the college preparatory pupils. Literature and rhetoric predominate; little is taught in the way of sales letters, advertising, or the topics peculiar to commercial pursuits.

To my thinking there is nothing more important to Business English than oral composition, whether the pupil is to enter the selling field or is to take an office position, a most pressing need is skill in the use of the spoken word. This is especially true in the case of the salesman, who must have such conviction in his speech that he will win his customers to purchasing. For years oral composition held full sway, a strange condition, when we realize the excessive demand for oral composition in the pupil's after life and his slight use of written composition. At the Boston High School of Commerce, teachers of English lay greatest stress upon oral composition. We do not neglect the written work, but we believe that oral expression is paramount not only as an end in itself, but also as a means of improving the written work of the pupils. Let us outline briefly the plan we follow.

Every English class begins with two oral compositions, each boy having his turn in rotation. The work is daily and this plan I hold is a secret of success in oral composition. The pupil selects his topics from whatever source he chooses; it may be experience, a magazine, a newspaper, a book he has read, in fact, his choice is practically limitless. He makes an outline of his talk, and when about to recite, places the outline upon the instructor's desk. He then faces the class and talks in an ordinary conversational tone of voice. Anything that savors of verbal memory is rejected; the pupil must talk naturally as he would outside the classroom. At the conclusion of the talk, which lasts about three minutes, a general criticism is indulged in by the class. Gradually errors become less common and in some cases absolutely disappear. Besides, the pupils are frequently allowed to give unprepared "voluntary talks" upon subjects of interest to them. In the senior year we encourage such talks as nomination speeches, after dinner toasts and their like.

In planning a course in Business English, an instructor should make allowance for thorough drill in practical grammar, spelling vocabulary building, and punctuation. A thorough review of these studies is obligatory in high schools. A master of such topics as predicate nominatives and agreement of a verb with its subject will assist him greatly in both kinds of composition. Practical grammar must not be neglected. Technical grammar that has little or no practical value should not usurp the time of

the teacher or pupil. Spelling and vocabulary work should be carried on throughout the whole high school course. Punctuation also should be continually reviewed.

As a part of this fundamental work great stress should be put upon the common errors of composition as well as upon their opposites, "The excellencies of Speech." We make use of many type sentences. For example: "This is one of the best books that have been published recently." Whether "have" or "has" is the correct form is puzzling to many pupils. The sentence is analyzed, and this analysis is followed by the composition and recitation by the pupils of various sentences in which the principle is applied. Frequent drills in type sentences will strengthen the pupil's grasp upon English composition.

My aim thus far has been to point out some of the fundamental points in English that must not be neglected if the work peculiar to Business English is to be effective. In fact, drill in sentence structure, in unity, coherence, and emphasis, and in paragraph development must also precede the actual commercial work if the latter is to be undertaken with prospects of success. These must not be neglected in a class in Business English.

Fundamentally there is no difference between description and business description. The difference comes in the choice of topics for composition. For example, instead of topics as "The Haunted House," "A Stroll in the Woods," why not substitute these that treat of business and are more closely related to the pupil's aim: "Street Car Advertisements," "The Successful Clerk." For business exposition why not these: "Good Manners as a Business Asset," "Honesty in Business is the Best Policy."

Added to this style of composition work is the drill in commercial correspondence covering its various kinds of letters ending up with the apex of business correspondence, the sales letter. In writing any of these letters, the stereotyped form of expression should be avoided and the individuality of the writer should be manifested. Continued practice in writing commercial letters is essential. At this point I would present a topic for discussion: "Salesmanship by means of the Written Word." All types of composition are applied in the good sales letter. The aim of sales letters is very definite. Its object is to sell goods. Consequently, whatever in the way of narration, description, exposition, and argumentation can add selling power to a sales letter, that should be used to make the letter more effective. The complete sales letter has a four-fold aim: it should attract attention; it should arouse desire; it should convince the mind; it should stimulate action. The problem for the pupil to solve is how these qualities can be brought into a sales letter, and no easy task it is.



Only continued study of effective models and practice in writing sales letters can the pupil qualify himself to become a writer of good sales letters. His letters may not be models of literary style, they may lack striking figures of speech, sometimes lack balance; if, however, they have "push" and not only attract attention but also create a desire, convince the mind and stimulate action, they may be forgiven the lack of the ornaments of composition. Business men are more concerned with letters that impel customers to purchasing than with letters that emulate the style of Hawthorne, Stevenson, or other masters.

After the sales letter comes the teaching of advertising, including both the theory and the actual writing of advertisements. The advertisement is merely a sales letter in modified form. While teaching the theory of advertising, the laboratory method should be used. Principals should be illustrated by advertisements current in newspapers, magazines, bill-boards, street cars, etc. Current advertisements may be brought into class for the purpose of discovering which are strong and which are weak. Under emotional appeal, the advertisements that are aimed at human senses and instincts may be revealed. One appeals to our sense of hearing, as a piano advertisement; another to our sense of sight, as a picture advertisement; one to the instinct of cleanliness, as a soap advertisement; another to our instinct of protection, as an insurance advertisement, etc.

If the English course of the commercial pupils were restricted entirely to topics of Business English such as I have described, a just claim might be made that the ennobling influence of literature is being denied the pupils. Of course, the commercial pupil should receive a course in our master-pieces just as well as his college preparatory brother. In our course we find place for master-pieces of Irving, Elliot, Dickens, Shakespeare, Scott, Tennyson and other such authors found in the usual English course. Appreciation is the aim; we try to get the pupils to enjoy "Silas Marner" so that they may wish to read another work of George Eliot.

One would say at first flush, that it is a far cry from the works of literary masters to the sales letters that flood our mails. Yet literature can add much to the writing of sales letters. Ruskin would perhaps be the last one to be chosen to assist in commercial correspondence, nevertheless, to my knowledge he furnished the inspiration of a successful business letter of collection that was sent out to a club of men not long ago. So also in advertising. Composers are resorting to literature for inspiration. The conclusion then to be drawn is that in studying literature the commercial pupils should keep their eyes open to possibilities for practical use of the ideas and expressions used in the book.

In this short space of time I have revealed, at best, only a bird's eye view. However, I trust that I have convinced you that there is such a thing as Business English and that commercial pupils should receive instruction in this line. There is no lack of material for carrying out plans for teaching Business English. Teachers should approach the subject with open mind, not bound down by traditional English teaching, but imbued with the spirit represented by the slogan of the trenches, "Carry On!" What was good decades ago, is not *ipso facto*, the correct thing today. "The old order changeth, giving place to the new." In these days of stress, as well as in the days of the Civil War, in educational as well as in political administration, obtains with equal force the dictum of James Russell Lowell:

"New occasions teach new duties;
Time make ancient good uncouth."

MR. WM. FORKELL
of the

Ridpath Lyceum Bureau

Mr. Chairman and members of the National Commercial Teachers' Federation. I am very glad to be here this morning and hope that we have all sufficiently thawed out not only to speak, but to listen. There is nothing new that can be said in this day. The only thing we can possibly attempt to do is to say it in a new way.

The trouble with this audience this morning is that you are a hundred and one per cent loyal. I wish that you could go out in the district of Chicago somewhere and bring me a half dozen Kaiser lovers, then I would have the inspiration. The great difficulty in these public speeches is the fact that those who are interested come, and those who are interested in the Kaiser stay away; therefore the only way that we can get at them is by gaining the inspiration of our public meetings and having gotten inspiration and impulse at these meetings go out and to personally work through conversational avenues the ones and the twos.

I wish to digress just one moment to allude to a suggestion that has come to us from the Government: namely, to develop the conversational patriotic line, the conversational patriotic propaganda. I dare assume that all of us are quite apt in conversation, if not expert; at least I would be permitted to infer that a teacher in a commercial college has learned the art of conversation. Use that, my friends. Whenever you meet in groups of twos and threes you can without much trouble introduce the great subject and through those conversational lines you may reach a man or woman who otherwise could not be touched. And I wish to impress upon you the great opportunity and at the same time the great need for the conversational propaganda on patriotic lines.

We are in war—not only Europe, but America is in war. All of us here are in the war, but not to the extent that we should be. We should wake up and realize that we are at war, for there are some who seem as yet ignorant of the fact that America is in the fiercest war against the fiercest enemy that the world has ever seen.

This war was not begun in August, 1914. This war was begun way back in October, 1864, when Frederick the Second placed the crown upon his own head according to his own language, "Not by the edict of the people, not by the will of parliament, but by the will of God, I place the crown upon my head." Let me tell you, friends, there is when war began. That is when Germany began its preparations for this world cataclysm.

There is a psychology back of this war and Germany has been quite an expert in the line of teaching psychology. The Germans have realized for the last fifty or sixty years that if they would gain their world dominance, they must begin with the babe in the cradle. They have been doing it. As soon as the little tot has been able to cross the floor there has been placed upon his head a soldier's helmet, in the hand a paper sword, and on his feet gilt boots. He has been taught from earliest infancy that he is simply a child of the Kaiser and a defender of Germany. The first thing he is taught to say is, "Ach, der Kaiser."

Then when he gets to be sixteen years of age, he learns this one thing, that there is only one aim in his life, that there is only to be one ambition in his soul and that is to be of value as a defender of Prussianism. "The day" (der Tag) that the Germans speak of—what does that mean? What does the German mean when he stands there at the bar or sits at his wine table and clicks the glass to the glass of his friend and says, "Der Tag"—what does he mean? He means that day when Germany, when Prussia, will be the world dominating power.

Now, I want to carry you away from that thought over against the American ideal. Germany has been making soldiers; she has been building up a great military machine. What has America been doing? Two years after Frederick announced himself emperor by the will of God and laid the crown upon his own head, saying that no people, no parliament had anything to do with it—two years after that, there stands down at Gettysburg our own immortal Abraham Lincoln. He stands before that throng and gives that famous Gettysburg address: "Four score and seven years ago, our fathers brought forth on this continent a new nation, conceived in liberty and dedicated to the proposition that all men are created equal." That is the great psychology of America! It is the psychology of democracy and that has been growing



up and as a result, today we have simply a united citizenship, a democratic citizenship over against a united military force.

That is the problem of America today and these two forces are meeting on the fields of Flanders this very hour and American blood is being spilled this very hour in defense of the principle for which Lincoln stood which represented the concrete American principle. Now these two forces are meeting. So I say that this war had its beginning not simply in August of 1914, but far back in 61 when Frederick started his propaganda and his psychological process of building up an army. The United States Government is alive today as it has never been, but do not forget that we are trying to accomplish in nine months what Germany has been working at for forty years. The only thing that we are allowed to criticize or should allow ourselves to criticize is an ethical and moral blunder, but do not be too severe upon the men who are making blunders. Let us remember the task is Herculean.

Talk about peace! Peace terms, my friends, are not going to be written in Berlin, nor will the German language be used. It is not for a man who has been doing the pounding and the hurting to come and say, "Now, I'll settle up on this basis." It is the man who has been wounded that has something to say, and that is America, England, France and Belgium.

We can't quite understand it, but friends, America, England, France, Belgium and Italy are getting ready for the great final international freedom. We are going to have a fourth of July celebration such as the world has never seen. It will not be American; it will be all over the world. Let us hope that Japan will join in it. We are going to have a great celebration. We are going to see America lead the nations of the world into the house of everlasting freedom and peace and brotherhood of man. I thank you.

ADDRESS OF MR. AVERY

Office Employment Manager of Marshall Field & Co.

Public School Department of National Commercial Teachers' Convention, 1917.

Among the many phases of our work, we have to consider what we really expect from the commercial schools, what we expect a graduate to be and to do. As soon as we set our eyes on a commercial graduate, we begin to expect things. We want everything. From my office I have a view of boys and girls as they enter the Superintendent's Office at Field's, and from the time they turn the corner, I begin to expect things.

I see a boy and, possibly, a couple of girls, coming into the office now,

and the boy has a wad of gum. I think, "If there is another one that comes along, without that wad, he will get preferred consideration." We don't care what they do on the outside, as long as it doesn't affect them the next day. The girls are snickering, perhaps. Occasionally, though, those come who are serious-minded—who realize that applying for a position is serious business. These young people are applying to a man or to a woman who wants to hire them if they can sell their services right.

In my talks to high school boys and girls, I try to impress upon them the idea that just as they enter the office it is up to them. The Employment Manager sizes up the equipment of the applicant. He looks at his personality or her personality; he sees just how he or she will appear in the eyes of others. He views them in a future rather than an immediate present capacity. When I see a boy whose shoes are not blacked, whose hair is unkempt, face dirty, etc., I figure just what that boy will fit into. Sometimes I decide it is a wash bowl. It is the business of the Employment Manager to direct these young people to the employment into which they will fit best. Provided general appearance of the individual, the mode of address, the approach, as we term it, is satisfactory, he has gone a long way toward obtaining a position with us. If you can impress upon the boys that their appearance must be their first consideration, you have done them a service. The more natural the boys and girls can act in the presence of the Employment Manager, the better he is pleased and the better impression they make. Appearance comes first, then the matter of their approach.

Many just slouch in as though they had all the time in their hands. Inject into the minds of the boys the approach the manner of addressing themselves to the business of selling their services, and you will do them a great benefit. We have an application blank which we hand to boys and girls under eighteen years of age. It is printed on two sides and has quite a few questions. We hand them out with the remark, "There are pencils over there." Some boys will say, "Where?" when we have already pointed them out. Tell them to think quickly, to listen when they are spoken to by an Employment Manager. The busy man has little time for repetition and little use for the boy that has to be told over and over.

Now when that blank comes back, it tells the story. From this blank and what we have seen of them since the blank was completed and while they were standing in line, we see just how they are going to look in their future positions. You would be surprised how dirty and almost unrecognizable some of the applications come back in the space of five minutes. Then, too, we find a large number of misspelled words. You can't emphasize spelling too much. Writ-

ing is essential, though this depends somewhat upon what he is going to do. In a Sales Department, it is enough if the writing is legible; in the Clerical Department, the better the handwriting the more valuable is the promise of the applicant. I believe it would be a good thing if application forms such as might be used in any business house, would be passed around from time to time as a part of their closing course. Let them realize what questions are asked by employers, and let them answer them and turn those applications in to their teachers. When we have thought enough of a boy or girl that we have determined to hire him, one of the first things we have in mind is the amount of energy displayed, the amount of "pep" as the saying is. The boy or girl whom we send to another part of the house represents us. We want those who are right on the job, those that can deliver a message and return a reply intelligently and with dispatch.

You probably think that we expect too much. We do. When we expect too little, then it will be because business men have decided that the schools cannot provide the kind of individuals they want—and that is never going to be, so far as you or I have anything to do with it. The business man will raise his standard just as you continue to raise yours. If you can prepare these young boys and girls to move, to think, to know what to do in cases of emergency, you have done them the greatest of service.

One of the biggest problems of any firm is the loyalty of its employees. Is a boy or girl loyal to his school or her school? Are the pupils constantly finding fault with the principal and the teachers, and so on? If they are, these are the persons that you want to get hold of and teach them the real fundamentals and the application of loyalty. When a boy gets into business, he starts talking with the older men almost at once. Girls are usually a little less inclined to become acquainted with the older employees so quickly, but a boy will at once get acquainted with the older men and absorb their ideas. Some of these older men will, perhaps, say, "What's the use of sticking around here? I've been here twenty-five years, and look where I am now!" The boy immediately thinks, "What is the use? Why should I stick around? Look at that fellow!"

If the boys and girls can be taught the important fact that if they want to consult anyone, it should be with their Section Manager or their Superintendent, they will get a correct idea of the proper viewpoint to be observed towards the Company. Had I accepted the statements of men in the Bookkeeping Department at Field's I wouldn't have stayed there three weeks. Six of them endeavored to discourage me. Had I gone to the Manager of the Section, as I did a little later, and asked him plainly just



what my chances were, he told me right out. "Avery, first I will tell you one thing—that is to 'stick.'" And this is just the thing I want to tell your boys and girls, "stick," because that is the only way they can ever get anywhere in any particular business. If they will "stick" and work, nothing is going to hold them back. There is no other road. There is no short road.

Impress upon your young people the value of a smile, of being pleasant. You usually find that in a large organization such as ours, the people in the more important places have a ready smile. You don't find them worried or crabbed. Of course, at times they are in earnest—they must be, but when they greet people, you will invariably find an inclination to be genial. All this so far goes to show the young folks that it's up to them to make use of the tools you have given them, bearing particularly on their address, their personality.

We find that altogether too many commercial graduates are lacking in the ability to figure—this even while they are doing arithmetic all day long. I am a great believer in old-fashioned mental arithmetic and lots of it. Get your boys and girls so accustomed to mental figuring and quick replies that if they should run across one of the individuals who will shoot a quick mental calculation at them, they can reply under almost any circumstances.

I want to go back to personality just long enough to suggest that the matter of truthfulness should be ingrained into the boys more than it has been. Altogether too many will not give us their ages correctly. These boys don't realize how quickly this untruth is coming home. If anything will injure them it is lack of truthfulness, because if an employer once catches a boy or girl in an untruth, he is going to begin to question any statement thereafter. There is a loss of confidence; and no individual can progress in business if he doesn't have the confidence of his employer.

Just one thing more and I am done. Teach these young people the value of the follow-up. Don't let them get the idea that a follow-up is a thing to be used only by the Manager. It should be used as much, and more, by people just coming into business than a man who is at the head of his organization. If a boy is told to do a thing, and for some reason he can't do it right then, he usually is expected to do it a little later. And unless he has put it on a piece of paper, he is going to forget that task, and the more of these things he forgets the more will the confidence in him lessen. Try to get the boys into the idea of making notations of the things they are going to do. Let them make notes and keep those notes until the job is performed, checking each item as it is carried out. And you as teachers must be willing to use this follow-up in repeating over and over to these boys

and girls these very essential fundamentals. If the first lesson doesn't work, you must go over it again. The follow-up is absolutely essential in your training as it is in the success of your commercial graduate.

ADDRESS OF MR. D. W. SPRINGER

Mr. Chairman, friends: I have thought that in the time at our disposal this morning it might be well to give you something of an idea of the situation that confronts us in the National cantonnments with regard to the education work, and perhaps one or two other suggestions.

Along last May John H. Finley, the State Superintendent of Public Construction for New York, decided that he was going to Europe for the purpose of making an investigation as to what had been done along the educational line since the war began. When he made known his purpose, President Wilson gave him a special commission, asking him to make a report on his return. When he returned in July, he made that report, as a result of which Secretary of War Baker appointed a committee of five to take general charge of the educational work in the national camps and cantonnments of this country. He named as chairman of that commission Mr. Orr, the educational secretary of the Y. M. C. A., Finley, the State Superintendent of Public Instruction of New York, United States Commissioner of Education Claxton, President Judson, of the University of Chicago, and Colonel Gilbert, of Louisville, Kentucky.

Up to that time, there has been no thought on the part of the Y. M. C. A. of doing anything in the line of educational work in the camps. Those of you who are familiar with its service know that it has been confined to the religious work, physical work, entertainment and social features. But following the first meeting of that committee, the entire program of the Y. M. C. A. was changed and they took on a new director in each camp and a new secretary in each building to be known as the Educational Director and the Educational Secretary.

They attempted in selecting the Educational Directors to obtain those representatives or to obtain representatives of all of the various types of educational activity. We find there are college presidents, there are professors in universities, there are city superintendents of schools, there are principals of high schools, all rendering service as Educational Directors, and I believe that the Government has in mind not only the work that is being done under present day conditions, but also as the result of the investigations that are made, when this war is over and this country comes to a basis where we shall have universal military training, where all of the young men of the land at about the age of nineteen are sent to these several cantonnments for military drill

and discipline for from six months to one year, that the Government will have a full fledged educational program to put in the field from the beginning, so that while the young men are receiving military training, they will also be continuing along educational lines the work which they were doing at the time when they were called into this form of service.

When the question was put up to me of going to Camp Custer to take charge of the educational work there, my reply was that it appealed to me for one reason: there were no nuts to get out of. There has never been any attempt at work of this kind in the history of the world. It was a virgin soil and I am frank to say, as I said to the people at Grand Rapids at the time of our State Teachers' Association, that while I have held some positions in my life that were considered of importance, I am willing to admit that I never struck a job until I got to Camp Custer.

Picture, if you can, the conditions where thirty to forty thousand men have been drawn from all walks in life and brought together for the purpose of welding into a whole an army from civilians. I can take you into one barrack at Camp Custer where on the opening day there was in one cot a man who received his P. H. D. at the University of Berlin and who has degrees from four foreign universities. Occupying the cot next to him was a man who, when he struck the camp, did not know his left foot from his right foot. He did not know a single word of English.

I can take you into another camp where occupying one cot is a man (privates I am talking about, not officers) who last year received a salary of \$26,000 a year, and occupying the cot next to him a private who never earned in his life what the Government is now paying him, \$30.00 a month and keep.

We can go into another barracks and find occupying one cot a man, a young lawyer, who has been the leader of every movement in his community, and occupying the cot next to him is a fellow with a police record in three cities in the state of Michigan, and so I can go on and in forty different ways I could enumerate comparisons and contrasts that have been produced not only in Camp Custer but probably in every camp throughout the United States, showing that we have welded together there a group of men who, had they remained in their several cities and in their several communities would never have mingled. Each would have remained in his own group, in his own status, but when this war is over, these men are going back to their respective homes better citizens than they were when they came there because they have caught the point of view of other men. Our camps today are the greatest schools for the training of democracy that have ever been organized in the history of the world.

These men have come to use from all walks of life. What can we do



for them educationally? In the first place, we succeeded in offering to each one in his barracks or in the Y. M. C. A. building which was around him his own home paper, papers in his own tongue.

Some of the officers, when we first approached them, said, "Oh, well, we are pretty well fixed ourselves, mostly Americans." The Colonel of one regiment told us that he didn't believe there would be any necessity of English classes. When we got through his regiment we found that we had 248 men who could not speak the English language at all. We had 300 more who could not read the English language and we had 400 more who could not write English. There was a field of activity.

In the first demonstration that we gave, we asked the Colonel of the regiment if he would bring twenty men who could not speak any English together for a conference, bringing his entire staff, bringing all the officers and bringing three men, if he would, from any company that might see what could be done with a group of foreigners. Now, of course, some of you that come from large cities and know the work that is being done with foreigners, that is an old story, but there may be some of you that are not familiar with it, so I will take the time to simply explain our first demonstration class. We met and instead of a class of twenty we had a class of one hundred and fifty. I said to Colonel Drake, "For heaven's sake, what are you going to do with one hundred and fifty?"

"Well," he said, "Springer, we intended to get one man from twenty companies and then the others came along. This one fellow was coming and they thought it was something they ought to come to and so we have a hundred and fifty."

We went through with the demonstration. We had four hundred people there including the hundred and fifty and the officers and prospective teachers, and there were four hundred people in the room that night. The demonstration lasted an hour, and at the close we asked the Colonel if he had anything to say. He got up and said, "Boys (for I want to talk that way to you), I want to say that you men that are going to volunteer to teach in this work will be rendering the Government a greater service by making citizens than you ever will render as soldiers, because when you are making them better citizens, you are making them better soldiers."

That work has gone on until we have enrolled over three thousand men in classes in English. Then, we took up the question of French. Of course, all of the officers wanted French, we know. It presented a difficult problem. When the Commandant asked for a teacher for the headquarters staff we took the bull by the horns and said, "We are going to give you a private as a teacher," because if we put a private in as a teacher for the Commandant's staff we knew that our problem would be simplified

throughout the camp, and they took the private and we began organizing our classes. We have enrolled over two thousand in French classes, officers and non-coms being given the preference.

Then we said in a general way, "We will offer classes in anything for which there is a demand." We knew those two things would be demanded and so we have organized classes in Spanish, in trigonometry, in geometry, in telegraphy, in penmanship, in correspondence—letter writing—and we even had a request for one class in German. I said to the fellows, "What, under the sun, do you want that for?" They said, "Well, we want to be able to express ourselves when we reach Berlin." (Applause.)

There we stand as the result of the work so far, with over five thousand men actually enrolled in classes being taught twice a week, as a rule, but some classes meeting three times a week, and some classes meeting every day.

Working out a schedule in an army camp is entirely different from working out a schedule in a school room. You people that are proprietors of institutions or working in public schools know that the boss in the office simply says, "This class will recite at such a time and the next at such a time" and it is all done and it is all right. But everything with us is subject to the military atmosphere, and that is where the job comes in. We have never carried out a single day since I struck the camp the program that was organized in the morning.

There is the thing in it that appeals to the fellow who likes excitement. The man who is bothered by details and because things don't work out according to law has absolutely no business going into the educational work in any of our army cantonnements. He is out of place.

We have in addition to the class work a series of what we call educational for all and inspirational lectures. The University of Michigan very kindly agreed that so far as its stenographic work was concerned this year, Camp Custer should have the first call, and whatever of their lecturers we can use, we have. Not only did the University of Michigan but our normal schools and the various denominational schools have been very good to us. They recognize it as a way in which they can serve their country by doing their bit.

We have somewhere in the Camp practically every night a lecture of that sort. We have drawn on some of our public men for lectures, coming in to spend a week with us, starting at one end of the camp and making the rounds, and speaking to all of the men that will be present in the different buildings.

Now, in general, that is the problem. We are attempting to do something but we are studying the situation for the purpose finally of preparing a program that can be utilized when the time comes for taking care of our young fellows that I believe are

going to be given a definite amount of universal training as soon as this war is over.

Just one other thing and that is this: If we could eliminate the bloodshed and the suffering that is bound to come, this war and the attendant preparation would have been the greatest God-send that ever came to this country. If you could see the men and compare them today with the condition in which they came to Camp Custer, you would realize that as you can not, even though remaining at home you see men come back from time to time to your respective communities.

I am somewhat fortunately situated at Camp Custer. I presume that there are four to five hundred of my former boys there. There are ninety-two that have commissions that were former students of mine. Two Majors in that camp at one time had to take orders from me in the school room. I knew those fellows before they ever came to the Camp intimately. I saw them as they came. I see them day by day after two or three months of work, and I want to say to you that it means much to this country, the experience that they are getting not only from a military standpoint but from the mingling and the mixing with other Americans with whom, under ordinary conditions, the opportunity would never have presented itself if they had not gone out of their way to make such an opportunity. (Applause.)

REMINGTON NOTES AGAIN

The new issue of Remington Notes, Volume 4, No. 7, is a war number, full of timely hints for the typist. "How the Typist Can Help Win the War" is a theme expanded by "Miss Remington" in the leading article. She reminds stenographers and typists of the present clerical labor shortage caused by the great war, and dwells forcibly on the opportunities for greater usefulness which this condition presents to every typewriter operator. A reminiscent article occasioned by the recent death of Mr. William K. Jenne, the man who superintended the manufacture of the first typewriter, the Model 1 Remington, describes the wonderful evolution of the clerical labor saving idea, which has come about all in one man's lifetime. The story entitled, "The Tell Tale Ribbon" is a bit of war fiction of timely interest. Indeed the stenographers' opportunities for war service constitute altogether the prominent feature of this issue, although the usual Practical Points for Typists are not neglected. If your name is not now on the mailing list for Remington Notes you can have it placed there by addressing the Remington Typewriter Company, 374 Broadway, New York.



FEDERATION MEMBERSHIP IS GROWING

The National Commercial Teachers' Federation has wielded a powerful influence in promoting the best thought in commercial education, and it has done much to give commercial teachers that standing and prestige which they now enjoy. And now the Federation wants to broaden its influence and speak with the authority and backing of more than one thousand members.

Do you want to be a member of this great organization? Do you want to help yourself by supporting an association that will continue to work unceasingly in your behalf? If so, send two dollars to Mr. Otis L. Trenary, Secretary, Kenosha, Wisconsin, and membership certificate will be mailed to you.

Here are the names of those who have paid their dues since the publication of our April issue:

Miss Helen Roirdan, Whittenberg, Wis.
Frank Neu, 124 Ann St., Eau Claire, Wis.
Miss Clara Bersch, 820 20th St., Milwaukee, Wis.
Howard B. Willis, Rice Lake, Wis.
Miss Malena Dietrich, Augusta, Wis.
Miss Lena Vogt, Cedar Rapids Business College, Cedar Rapids, Iowa.
Miss Olga Nelson, High School, Little Falls, Minn.
Miss Hilda Meisner, 433 So. Bluff St., Janesville, Wis.
Miss Helen A. Haynes, High School, Neodesha, Kansas.
C. E. Butcher, Olean High School, Olean, New York.
Robt. A. Grant, Yeatman High School, St. Louis, Mo.
E. D. Lobough, Ginn & Co., Chicago, Ill.
J. W. Lester, Froebel Public School, Gary, Ind.
Miss Alma Dufour, Dufour School, Sacramento, Cal.
R. B. F. Regal, Butler Bus. College, Butler, Pa.
Miss Verna Welch, High School, La Crosse, Wis.
Miss Mildred Passewalk, 1202 Main St., Whitewater, Wis.
Miss Jesse Graham, Central High School, Harrisburg, Pa.
Miss Myrtle Hibbard, High School, Cedar Falls, Ia.
C. P. Zaner, Zanerian Col. of Penmanship, Columbus, Ohio.
Miss Ann Kieckbefer, High School, Wausau, Wis.
Miss Ruth Randall, Cass High School, Detroit, Mich.
Paul Moser, 116 So. Michigan Ave., Chicago, Ill.
W. E. McDermut, 1322 Bryn Mawr Ave., Chicago, Ill.
Mrs. Mary Wei-man, 5037 Fulton St., Chicago, Ill.
Miss Ida M. Edwards, Harrison Tech. High School, Chicago, Ill.
W. H. Shoemaker, Wendell Phillips High School, Chicago, Ill.
Miss Marion Fitzpatrick, 4903 Vincennes Ave., Chicago, Ill.

D. Contarsy, 2858 W. Twelfth St., Chicago, Ill.
F. S. Doak, Harrison Tech. School, Chicago, Ill.
Mrs. Helen S. Young, 1063 Dakin St., Chicago, Ill.
Leo Tark, 1359 N. Campbell Ave., Chicago, Ill.
Ivan E. Chapman, Northwestern High School, Detroit, Mich.
Earnest F. Auch, Southeastern High School, Detroit, Mich.
Miss M. E. Peterson, Northwestern High School, Detroit, Mich.
Miss Grace Maichle, Northwestern High School, Detroit, Mich.
Miss M. Thomas, Northwestern High School, Detroit, Mich.
Miss Clara K. Shable, Northern High School, Detroit, Mich.
Miss Louise Koch, Prairie du Sac, Wis.
Howard Aplin, Onalaska, Wis.
Myra Bucklin, New Lisbon, Wis.
W. E. Welbourne, W. Allis, Wis.
Manda B. Martin, Marion, Wis.
C. M. Yoder, Washington H. S., Milwaukee, Wis.
Alvin Kollath, Glencoe, Minn.
Miss Jessie V. Seaver, Lake Mills, Wis.
Miss Bertha Seward, Wauwatosa, Wis.
Miss Edith Constine, Canhw. Minn.
Elmer M. Bardwell, Eagle Grove, Iowa.
Miss Mary Schroeder, Shawano, Wis.
R. L. Hamilton, High School, Sioux City, Iowa.
Charles A. Glover, 2619 Haste St., Berkeley, Calif.
Join the Federation now! Have your name recorded among the progressive business educators of the country.

A photograph of a beautifully engrossed Honor Roll has been received from J. Warren Baer, Phoenixville, Pa., who is quite skillful in engrossing and penmanship.

Barnesville, Ohio, public school pupils are making good headway in penmanship under the direction of C. C. Hostetter. Thirty-two of the 7th and 8th grade pupils were recently awarded grammar grade certificates.

R. C. Kearns, Butler, Pa., writes—"Enclosed please find (\$1.00) with which please mail me THE BUSINESS EDUCATOR for one year. I thought I could sacrifice my helpful magazine during the war period, but I find the sacrifice too great so I have put something else aside."

N. C. Brewster, the well-known penman and commercial teacher, who for several years past has been located at Well-boro, Pa., has removed to Elmira, N. Y., where he previously taught for 12 years. Mr. Brewster does a great deal of work in the way of engrossing diplomas, executing pen work, etc.

Mr. O. J. Hanson, who for the past two years has been managing Aaker's Business College, Fargo, N. Dakota, recently purchased that institution from Mr. Aaker. There will be no

change in the personnel of the institution. The school will continue without interruption, but slight changes in the courses of study and equipment will be made. A Collegiate Department was added some time ago, and it is the intention to add a course for commercial teachers soon. Mr. Hanson held the position of Principal of the Shorthand Department, and Secretary of the faculty of Concordia College, Moorhead, Minn., for one year. Before that he managed Aaker's Business College at Grand Forks, N. Dak., which position he held for eight years. He is therefore thoroughly experienced and familiar with the work, and will undoubtedly make a splendid success of the institution. Mr. Aaker will continue to devote his efforts to his Grand Forks institution.

J. E. Bottomley, Home Savings Bank, Los Angeles, Calif., writes: "After trying to convince myself that I didn't need the B. E., I find that the habit formed in Commercial School many years ago, that is, getting your good publication regularly, is not an easy matter to get away from."

LAW

(Continued from page 24)

- (a) Mentally disabled.
 - (1) Lunatics.
 - (2) Idiots.
 - (3) Intoxicated persons.
 - (4) Profligate.
- (b) Legally disabled.
 - (1) Infants.
 - (2) Married women (sometimes).
 - (3) Alien enemies.
3. Kind of partners.
 - (1) Ostensible.
 - (2) Nominal.
 - (3) Dormant.
 - (4) Secret.
 - (5) Limited.
4. How the relation is created.
 - (a) As between partners.
 - (b) As to third parties.
 - (1) By holding themselves as partners.
 - (2) By participating in the profits.
5. The object of partnership.
6. The effect of the relation.
 - (1) To partners.
 - (2) To others.
7. The partnership property.
8. Termination.
 - (1) Expiration.
 - (2) Act of parties.
 - (3) Breach of agreement.
 - (4) Transfer of interest.
 - (5) Disability.
 - (6) Judicial decree.
 - (7) Notice of dissolution.
9. Effect of the dissolution.
 - (1) As to authority of parties.
 - (2) As to disposition of the firm property.
 - (3) As to firm and individual creditors.
 - (4) Contracts in restraint of trade.

The outline covers two papers. No Two will follow.



INFORMATION REGARDING EXAMINATION OF CANDI- DATES FOR CERTIFICATES TO TEACH COMMERCIAL SUBJECTS IN THE CHICAGO PUBLIC SCHOOLS. MAJOR SUB- JECTS: ACCOUNTING AND PHONOGRAPHY (MUNSON).

The next examination will probably be held at the end of June, 1918, as the list of eligible commercial teachers is practically depleted.

Requirements for Admission

Candidates for limited certificates: (No University degree required.)

They must present in advance credentials showing:

(a) A diploma of graduation from a four-year high school of the grade of the Chicago Public Schools.

(b) At least three years of special training in the major subject.

(c) One year teaching the major subject.

Salary, \$1,100 to \$1,860. Annual increase, \$55. Candidates for **general certificates**:

They must present in advance credentials showing the following:

(a) Graduation from an accredited college.

(b) Two years of successful experience in graded schools, and two years of practical experience in the major subject,

or

(a) Graduation from an accredited college.

(b) Two years of successful experience in teaching the major subject.

Salary, \$1,100 to \$2,860. Annual increase, \$110.

For information booklet, address Board of Examiners, Room 828, Tribune Building. Send 10c for copies of previous examination questions.

The present need for teachers seems to indicate that successful candidates will have little difficulty in obtaining positions in September, 1918.

WILLIAM BACHRACH,
Supervisor of Commercial Work in
the High Schools.

The English publishing house of Sir Isaac Pitman & Sons, Limited, has recently purchased all the existing copyrights of the Scientific and Technical books previously published by Messrs. Whittaker & Company of London, and in future the American agency for these works will be controlled by Isaac Pitman & Sons, 2 West 45th Street, New York. This series includes many important works relating to aeroplanes, submarines, and wireless telegraphy, etc. Some of the best known titles in this series are: "Aeroplanes and Airships" by W. E. Dornett, "Submarine Vessels" by the same author, "Elementary Aeronautics" by A. P. Thurston, "Artificial and Natural Flight" by Sir Hiram S. Maxim, "Wireless Telegraphy and Telephony" by William J. White, "Ra-

dium and All About It" by S. R. Bottomie, "Radiography and X-Rays" by the same author, and "Astronomy" by G. F. Chambers.

H. C. Clifford, for several years at the head of the commercial work at the Albany, Oregon, High School, is the new commercial teacher in the Ogden, Utah, High School.

Miss Mary P. Little, Perth Amboy, N. J., has recently been chosen for commercial subjects in the Stamford, Conn., High School.

Mrs. S. A. Edmunds is in charge of the Pitmanic shorthand work for the Washington, D. C., Business College.

Miss Evelyn G. Reed has recently graduated from the Gregg School, Chicago, and has been chosen to teach shorthand in the Elgin, Ill., High School.

Miss Vera Chamberlin, of El Reno, Okla., has recently been made commercial teacher in the Schuyler, Nebr., High School, following Miss Beulah Hutchinson, who resigned and accepted appointment in one of the Des Moines High Schools.

O. J. Morris, of the Louisville, Ky., Boys' High School, follows his principal to the South High School, Youngstown, Ohio.

C. M. Gump has left one of the Des Moines High Schools to take commercial work in the Anderson, Ind., High School.

Simon Axelrod is a new commercial teacher in the Lincoln, Nebr., High School.

J. V. Kennedy, last year of the Albany, N. Y., Business College, is this year, in charge of the commercial work of the Mamaroneck, N. Y., High School.

Oral W. Seipp, last year in Michigan, is this year with the Yeatman High School, St. Louis.

Geo. L. Crisp, for several years at the head of the commercial work of the Yankton, S. D., College, is this year principal of the Yankton High School.

Miss Minnie C. Koopman, of the Boone, Iowa, High School, has recently been made commercial teacher in the Sparta, Ill., High School.

Mr. Burton C. Bacon, of Royal Oak, Mich., is the new teacher of penmanship and bookkeeping in the Oil City, Pa., High School, following Mr. M. J. Talley, who, after several years of distinctly successful work, goes into business at an attractive salary.

The Lawrence, Kan., Business College some time since occupied two full pages of space in the Topeka Daily Capital, advertising that prosperous institution.

Bay Path Institution of Springfield, Mass., is the title of the brown catalog issued by that institution. It is attractively illustrated and presents courses for those qualifying to teach business as well as those qualifying for business.

The Tiffin, Ohio, Business University recently issued an attractive eight-page school paper bespeaking prosperity in that institution.

Irish's Business College, Iowa City, Iowa, publishes a large illustrated catalog covered in brown with red embossed title.

Advertising literature has been received from the following: The Lawrence, Kans., Business College; Jones Commercial College, St. Louis, Mo.; The University of Chicago, Ill.; Bay Path Institute, Springfield, Mass.; The College of Business Administration of Boston University, Mass.; The Commercial Teacher, White-water, Wis.; The Phonographic Magazine, Cincinnati, Ohio; Churchill Shorthand Magazine, Chicago, Ill.; Remington Notes, New York City, N. Y.; Brown's Business College, Danville, Ill.; Roanoke College, Salem, Va.; Wilson's Modern Business College, Seattle, Wash.; School of Commerce, Duquesne University, Pittsburgh, Pa.; The Knox School of Salesmanship and Business Efficiency, Cleveland, Ohio; Isaac Pitman & Sons, New York, N. Y.; The Union League Club of Chicago, Ill.

E. E. Evans, who for the past six years has been at the head of the commercial department of the Cook Co. High School, Prineville, Oregon, has recently been elected to the superintendency of the school, which bespeaks well for his growth and deserved promotion. He writes an unusually good hand, thus indicating that efficiency is appreciated in little as well as in large things. Darel C. Davis, Stayton, Oregon, succeeds Mr. Evans at the head of the commercial department.

The Martin Diploma Company of Boston, Mass., 141 Franklin Street, recently purchased of John H. Daniels & Son their entire stock of steel and copper engravings and printing machines. They also acquired the Mezzotint business of Waud & Jenkins, Mr. Waud being engaged as head of the Die and Plate printing department. This means they are not only doing engraving as in the past and diploma designing, but engraving, printing and lithographing as well.

W. E. McClelland goes from the Topeka, Kansas, High School to The Dougherty Business College of that city. We wish him much success in his new position.

Mr. O. J. Browning, after eighteen years' experience in the teaching profession, resigned his position as principal of the commercial department in the high school and supervisor of writing in the grades in Newton, Iowa, to accept a position as head bookkeeper in the leading bank in Newton. Thus it is that the teaching profession loses a mighty good man and the banking and business professions secure one. Mr. Browning is on the square as well as on the job.



"WISE AND OTHERWISE"

Stories from Recent Real Life

By CHARLES T. CRAGIN
Holyoke, Mass.

Once more the month of June, most radiant and joyous month of the year, is with us. June, the month of roses and brides and brides-grooms gay; and dead broke fathers glad enough to give those brides away. Yes, June is with us once more and many thousands of young men and women all over the



country are going out from the business schools to be Wise or Otherwise, just like the remarkable men and women I have told you about in the past nine numbers of "The Business Educator." This month I am not telling you about anybody in particular, but just preaching a little bit of sermon for the benefit of those, who are going out to seek fortune on the troubled sea of business; for the sea of business on which you are about to venture is by no means all fair weather and smooth sailing.

Quite the contrary. If you have read the stories from real life I have given you this year you have seen that what made for success was not wealth nor influence nor health, even. What caused failure was not lack of opportunity nor poverty nor lack of ability. Quite the contrary. Most of those who achieved high success and made the world and themselves far better for having lived in it were men and women without extraordinary qualities more than are given to other mortals. One, perhaps the most brilliant of the entire number, was afflicted with a fatal illness from the very start and died in early mid-life. What is it that has made for success or for failure? Why, what makes for success with any man or any woman? Simply the High Spirit that WILL succeed no matter what the circumstances may be. You can not keep a man like Cecil Rhodes or Jas. J. Hill or Donald Smith from success no matter what the circumstances may be, for the indomitable spirit of a man who is "the captain of his soul" will carry him through every cloud and over every obstacle into the sunlight of success.

The same is true of women. You could not keep a woman like Anna Shaw or Jane Adams from success no matter what handicaps might hold them back.

Concerning Circumstances

It is just the same way about failure. You say circumstances insure some against failure. "He could not help being a success. He is so intelligent, so bright, so full of energy, just alive with genius." He

could not help succeeding, eh? How about Austin Bidwell and his brother George? Two extremely intelligent, well educated, alert, active, good looking young men, buried by the charity of saloon keepers, gamblers and newspaper men after a life beginning with brilliant promise, rising to the heights of luxury and pleasure, and then after twenty years of solitary confinement in a living tomb, ending in starvation, want and exposure. How about Margaret Rogers, most intelligent of women? A genius for figures and finance, ending in the prisoner's dock with a verdict of "not guilty but don't do it again"—or a disagreement, I have forgotten which—to carry through the rest of the life with her. You see circumstances do not have so very much to do with it after all. Of course, they are an influence, but they are not the whole show by any means. You can be most anything you want to be.

I hear somebody sniff at that statement. They say I want to be rich and I have got about 9c in my pocket. Do you really want to be rich. If you do, you can. The trouble with most of us is this. We don't more than half WANT a thing. Really wanting a thing is being willing to sacrifice everything you can to get that thing. I don't suppose I could have been so rich as that sanctimonious freebooter, John D. Rockefeller. I know I am not so "well heeled" by considerable, but I could have been a good deal richer than I am, if I had really wanted to be, enough to give up chewing gum and tobacco and perfumery, hair oil and mustache wax and a lot of other luxuries on which I have spent my hard earnings. You can be rich easily enough if you want to be. The police broke into the house of an old man up here on one of our back streets not long ago, and they found him dead in a suit of clothes worth about 10c. There wasn't anything to eat in the house and there hadn't been any fire and he had fifty or sixty thousand dollars in money salted down where it wouldn't do him or anybody else any good. He wanted money and he got it. I could have got it that way well enough. I have earned a lot of money in my day. You want to be a great business man like John Wanamaker or Marshall Field. You SAY you do, but when you come to get right down to brass tacks you don't want to, for you are not willing to work as those men did to get success.

Would you like to be a great light in literature and have an honored name and L. L. D. or P. H. D. or Litt. D., stuck after your name by the colleges of the country? Well, you can be if you want to, but you don't want to. You have no transcendent genius. You are not any Byron in poetry, or Walter Scott in prose, or anything of that kind. But are you willing to work as did the most brilliant historian America has ever produced, Francis Parkman, or that other literary genius, William H.

Prescott, working steadily on through physical weakness, agony and finally blindness; or like that book store clerk, Herbert Bancroft, who died the other day with more than one hundred volumes of magnificent historical work to his credit. Are you willing to do that? I'll bet a cookie, and cookies are expensive since Mr. Hoover has got to feeding us on excelsior and sawdust—I'll bet a cookie you are NOT willing to do such work as these men did. No, everybody in this life gets just about what he deserves to get, not much more, not much less.

Well, what of it! We don't any of us do as well as we might, but we all have a place in the great scheme of life. We all have a part to play in the big drama of existence which makes up the human race and it depends a great deal on how we play this part, whether this world is a place fit to live in or not.

But I hear somebody say there isn't any such opportunity as there was when Rockefeller and Carnegie and those other men and women that you have been telling us about started life.

Concerning Opportunity

We had a very brilliant United States senator a few years ago, John J. Ingalls, of Kansas, and he wrote a much quoted poem on "Opportunity." I don't remember the words, but the gist of it was that Opportunity knocks ONCE at the door of every man and woman and if the man or woman don't get right out of bed and let Opportunity in he goes on and never comes back again. It was a "bully" poem as Julia Howe said about her friend's piazza. This friend had built a new bungatow facing the ocean and around it she had built a beautiful, wide veranda and the aged poetess, author of the Battle Hymn of the Republic,—

"Mine eyes have seen the glory,
Of the coming of the Lord,"

came down to see her, and she took Julia, who was then pretty nearly ninety years old, out to show her her new veranda, and she said as she gazed at it in rapt admiration, "Oh, Mrs. Howe! what do you think of it?" "Well," said the distinguished authoress, "I think it's a bully piazza."

So of Mr. Ingalls's poem. But it wasn't true. Opportunity comes pounding on your door again and again after you have turned him away, after everybody has said you were such an infernal fool that you never would have another opportunity to make good. He comes back again and again and again. Especially is this true in this country, where greater opportunity is given to young men and young women than anywhere else on God's green foot-stool. There may not be the same opportunity to accumulate a billion dollars that was given to Mr. Rockefeller and Mr. Carnegie, and that never ought to be. Nobody should have the opportunity to accumulate such a gigan-



tive sum of money and nobody would have if we Americans, who make our own laws and are supposed to enforce them, had been possessed of ordinary common sense and had not been so crazy to get rich quick.

Yes, the field is wide and opportunity is everywhere and it is not necessary that you cut somebody else's business throat in order to make good yourself. It isn't a great while since that astonishing genius, Henry Ford, was trying to borrow a thousand dollars to make a little flivver that wasn't going to cost more than four or five hundred dollars and that would not break down and have to be drawn home by some old horse every time it got ten miles out in the country. Mr. Ford makes quite a number of these things now and the balance sheet of his company last year showed more than fifty million dollars net profit. It isn't so very long ago that George Eastman, whose father used to run a one-horse business college in Rochester, New York, was taking pictures in a little photograph gallery and they say that Eastman had to borrow the carpenter's tools necessary to make the models for the first Kodak that he sent to the patent office at Washington. In an estimate of the wealth of American millionaires the other day I saw George Eastman down for fifty millions, all made out of Kodak. Who shall say what opportunities are offered to the young men who are going out today to take their places in the ranks of business. I am not talking to those who are old enough to take their places in the ranks of war. A wild, grim game with iron dice, is that of war, and I pray the Great Ruler of the Universe that it may come to an end before the young men, who read this article, will be called upon to give their lives, if necessary, to the defense of this best of ALL countries, the United States. Not perfect by any means, but it is the best country there is, easily enough, and the only nation on earth that I know of where a young fellow with just brains, industry and honesty, may hope to reach the very top in any avenue of life.

You may not have wealth to push you forward and make an opening in business. You may not have powerful friends or influence. You may not have extraordinary talent. You may be one of the kind to whom hard work is necessary before you get anywhere. But every one of you have one thing that neither the wealth of Rockefeller, the push and drive of Roosevelt, the splendid literary skill and statesmanship of Wilson can acquire. Every one of you has it and every one of these men high in business, high in art, high in statesmanship would give anything he possesses to have what you hold—that supreme gift, YOUTH. Do you suppose Rockefeller would not give all the wealth he has to be where you are now, sixteen, seventeen, eighteen years old or thereabouts? Yes, in-

deed, he would, and so would any man who has passed beyond middle life and begins to see his shadow pointing towards the east as the sun sinks westward towards the horizon that separates this life from whatever lies beyond. YOUTH, with all its glorious vision of the future—you have that, and you have all that the future can offer to a young man or woman coming into the field of action in the greatest period of the world's history. Do you know that the last seventy-five years have seen more of development than all the millions of years that have passed since this old world of ours cooled off enough to let animals live on it? I am not as old as I mean to be, but I have seen in my life the coming of a very pretty little list of improvements in the world's method of living. The electric light, the pneumatic bicycle, the phonograph (not an un-mixed blessing as anybody will say who has heard one next to your grind "It's a long long way to Tipperary" at all hours of the day and night) the trolley car, wireless telegraphy, the automobile, the aeroplane, the telephone and a good many more things that we know have almost revolutionized the way of living. And does anybody think that the next fifty years are going to be less full of invention? I shall be greatly surprised if they are not even more rich in development than have been the past fifty which is about the distance I can look back.

The United States in which we live has been forced into a great and terrible war. We are a peaceful people, we Cosmopolitan Americans. You can not call us Yankees any more. Yankee was the name the Indians of Canada gave to the New Englanders. They called them Yengese for English and that easily became Yankees. America has opened wide her noble arms to the oppressed of all the world (unless the skin of the oppressed happens to be yellow) and to our shores have come the best, and some of the worst, of all nations and so we a very Cosmopolitan race with our mixture of Saxon, Teutonic, Celtic, Slavonic, Latin, Indian and African citizens of this great and splendid and not altogether lovable republic, for the mixture sometimes is not for the best. I don't like the looks of the Mulatto though his complexion is no fault of his. All the rest mix well enough with the native English or Indian—the real native of America. Well this great nation of a hundred million with ten million fighting men between the ages of 21 and 31 has been forced into the tremendous upheaval that will change the geography and commerce of the world when it is over. The United States will be the first world power, its navy will be as great as any that ranges the seven seas, its commercial shipping will be greater than that plows the deep, its already vast commerce will be multiplied over and over again and you with your youth, will be called upon to manage the gigantic affairs of this

great world power. You are not fighting with gun and bayonet, with sword and cannon and machine gun, but you are doing your part in the great world struggle as you get ready to take your place in the ranks of business that will manage the affairs of this world, now, all on fire, in the days that are to come, when the roar of battle and the thunder of guns, the stench of blood and powder smoke shall have died away and when birds shall again sing in the trees and flowers bloom on the shell torn fields of France and Belgium and Italy. Whether you will succeed or fail will depend entirely upon whether you are Wise or Otherwise. There will continue to be success and failure of individuals in the future as there have been in the past. You will see young men and women with splendid opportunities and favored conditions go down to wreck and ruin and disaster. You will see other young men and women in spite of unfavorable conditions, in spite of every possible disadvantage struggling up and rise step by step until they reach the same eminence that others of the world's best have obtained and it will simply be a question of Wise or Otherwise. Don't sit down and sympathize with yourself because you have no chance. If you have health you have got the same chance that thousands of others had who have gone on to success and made the world better because they have lived in it. Any man or woman who can say that the world is better because he has lived in it when he or she reaches the end of life's road and steps off into the shadows at the end, has reached success, no matter if the town has to bury the abandoned shell that held his soul in the potter's field without a headstone.

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and is a capable judge of a book on engrossing. For that reason this testimonial is greatly appreciated by the publishers. In addition to executing engrossing, Mr. Darner is also teaching penmanship and commercial subjects in the commercial department of the Pittsburgh schools.

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THE EAST

Binghamton, N. Y. is achieving substantial results in movement writing under the inspiration and direction of Supt. D. J. Kelly and Mrs. Landon, the Supervisor of Writing. Special certificates and a diploma demanding a high grade stimulate to excellence. Teachers are alert and ambitious to serve efficiently.

Washington, D. C., is making headway in handwriting under the leadership of Miss M. F. Marsden, the broadly trained supervisor of writing. Experiments are being conducted and attention is being given to the normal school students which is always the source of strength or weakness, depending upon the attention given the "art of arts."

Newark, N. J., is beginning the battle of movement writing under the supervision and training of Mr. R. C. Goodfellow, a pupil of the skillful penman, E. C. Mills. While in the city we took opportunity by the forelock and visited the fine, up-to-the-minute, million-dollar Commercial High School, and was shown about by that big man, Mr. D. A. McMillin, head of the commercial department, for he is big, not alone in stature, but in fellowship and ability as well.

Springfield, Mass., is the home of probably the most perfectly appointed Commercial High School in America, at the head of which is Mr. Carlos B. Ellis, one of the real pioneers and

peers of commercial education. Mr. S. O. Smith is stimulating unusual enthusiasm and excellence because of his skill and instruction and supervision in the Junior High Schools as well as in the High School.

Lynn, Mass., is accomplishing results in handwriting under the Superintendency of Mr. C. S. Jackson, and the teachers are increasing in efficiency under the training and supervision of Mr. J. M. Burke, a former pupil of the master penman and teacher, Mr. C. E. Doner.

Lowell, Mass., under the direction of Supt. Hugh J. Molloy, is solving its writing problem by utilizing three of its commercial teachers to supervise the art in the grammar grades each afternoon, Messrs. A. D. Mack, J. A. S. Shanley, and Fred Albinson, being the trio who are instructing teachers and pupils. Each has a given district to supervise, and it is the intention of the superintendent to "pass a good thing around" by rotating yearly the supervisors in their districts.

Torrington, Conn., is making good writing under the stimulus of its efficient Superintendent, Dr. Geo. J. Vogel, and under the half-day supervision of one of the commercial teachers, Mr. W. A. Roper. A beautiful new high school building, and a grade building of similar design across the street, as well as other near-new school buildings, place the city in the forefront in its equipment and consequent spirit, for back of the equip-

ment there must be the spirit of enterprise and ambition to bring them into being. Superintendent Vogel impresses one as favoring a commendable combination of courage and conviction. We found a former pupil, Miss Addie M. Dickinson, doing the honors and work of principal of one of the new buildings in a manner bespeaking efficiency and consideration.

The Private Schools visited were Strayer's of Washington, where we met Mr. Harmon the principal and Mr. Cox the penmanship booster; the Potett and Whitmore school of Washington; the Drake School of New York City; the Burdett School of Lynn, Mass.; the Bay Path Institute of Springfield, Mass.; and the Burdett College Evening School of Boston, in the last named of which we got in closer personal touch than ever before with one whom we have known for a quarter century, Mr. J. B. Knudson, formerly with the famous G. W. Brown of Illinois, and with the skillful and modest Mr. F. L. Faretra. Commercial schools are prospering generally and will continue to do so indefinitely.

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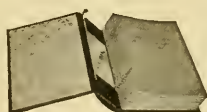
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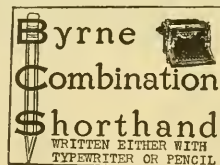
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The best high schools and business colleges are writing us for teachers to begin in September. Fine opportunities now open for qualified beginning teachers. We need 500 experienced teachers to recommend for choice positions. Write us to send you our free literature — state your qualifications briefly.

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Choice September Positions Numerous

May 9. To-day's record includes the filling of a \$2000. position in a large Eastern School. Our files now include 250 vacancies, and are being increased each day. 175 of these places are in high schools, scattered through 44 states in the Union. Salaries range from \$750. to \$3,000. If you are qualified for commercial teaching, let us place you in one of these locations!

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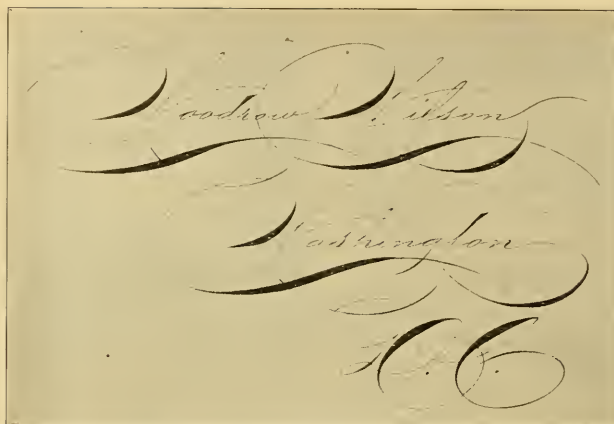
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THE demand for Commercial Teachers will become more urgent during the summer months. Choice September positions are now listed. We may have just what you want. Largest Bureau of its kind. Our service reaches every state. Prompt registration may mean hundreds of dollars to you.

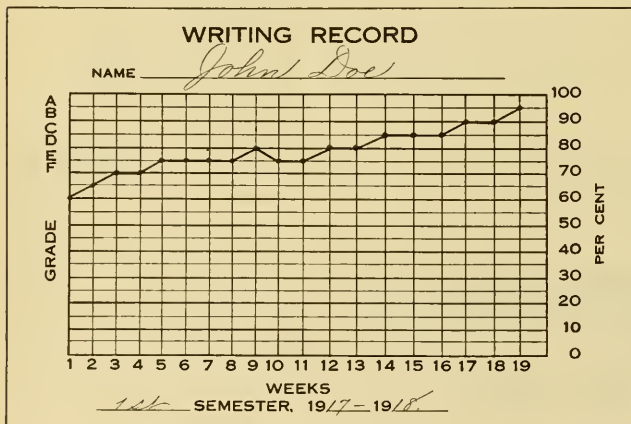
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**Report of Fourteenth Annual
Convention
NEW ENGLAND PENMANSHIP
ASSOCIATION**

Boston University College of
Business Administration
Saturday, April 13, 1918

MORNING. 10:00 to 12:00

1. America, two verses
2. Address of Welcome.....
Dean Everett W. Lord
The College of Business
Administration
3. President's Address
4. "Penmanship in Business".....
Mr. John Quincy Adams
President J. Q. Adams Co., Boston

5. "7000 Years of Writing".....
Mr. C. A. Burdett
President, Burdett College
6. "Blackboard Lettering".....
Mr. Harold C. Spencer
Head of the Commercial Department
West Roxbury High School

— LUNCH —

AFTERNOON. 1:00 to 3:00

1. Business Meeting
2. "Facts Worth Knowing About
Figures".....Mr. W. L. Nolan
Instructor, A. N. Palmer Co., Boston
3. Question Box.....
Mr. John L. Hayward
Head of the Commercial Department,
High School, Somerville, Mass.
4. "Business Capitals, Past and
Present".....Mr. F. L. Faretra

- Instructor, Burdett College, Boston
5. "The Inspiration of Penmanship"
Mr. C. P. Zaner, Columbus, O.
President Zanerian College
6. Address by a representative of the
American Recruiting Station
7. Star Spangled Banner

Officers 1918

FRANK E. LAKEY, President, Boston
JOHN L. HAYWARD, Vice-President, Somerville
FREDERICK H. READ, Sec.-Treas., Providence

Officers 1919

J. L. HAYWARD, President, Somerville
F. H. READ, Vice-President, Providence
HAZEL WAITE, Secretary-Treasurer, Stoughton

President Lakey served most efficiently as chairman of the meeting, combining clearness, dispatch, and dignity.

All speakers appeared as announced.

Dean Lord welcomed those present in very appropriate remarks, and revealed the fact that his institution makes a penmanship examination one of the entrance requirements, a most significant thing indicating that the instruction of that institution devotes itself to fundamentals no matter how small.

Mr. Adams sustained his historical heritage by making one of the most pertinent speeches we have ever listened to from a layman. He touched upon handwriting, historically, as it reveals character, and its importance in business today.

Mr. Burdett charmed the audience with his skill, his erudition, and his power to make history a living thing. We hope to favor the profession with something illuminating from his investigations.

Mr. Spencer sustained his historical pedigree by entertaining and instructing by facile illustrations and description.

Mr. Nolan presented his subject with skillful illustration and logic, advocating smaller and swifter figures.

Mr. Hayward stimulated and answered questions in his inimitable, smiling manner.

Mr. Faretra, like real masters, acted skillfully and modestly his part by placing in a masterful manner imitations of alphabets by master penmen, past and present.

The Recruiting Officer gave a most convincing, cultured, stimulating address devoid of dramatics but full of conviction.

Your editor in his simple, serious way attempted to voice some of the things which had inspired him to continued endeavor.

The spirit of the meeting was cordial and patriotic, and next year's meeting is now being looked forward to with pleasure and inspiration by a large number.

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EAST, THEN WEST

May-day found your Editor, in Moundsville, W. Va., meeting for the first time Superintendent Merrick, and discovering the good work being done in writing by the Supervisor, Miss Gertrude Borge.

May second I met for the first time Mr. E. P. Vincent, who is putting an intelligent punch into the handwriting of the youngsters of Wheeling, W. Va. And I was as surprised as pleased to see how much Superintendent Githens is promoting in the way of varied educational, vocational, and war activities, all in a peaceful, practical, progressive way.

Crossing the Ohio into Martins Ferry, I found Superintendent Walls had anticipated my coming by arranging for a day's survey to be followed by a teacher's meeting in which the strong and weak points in writing were discussed and remedies suggested.

The week following was spent in Chicago with the man whose vision is as clear and well-poised as any in our profession, even though his physical sight is obscured, Mr. J. F. Fish, and his "better half," whose friends are legion; and in Des Moines where Big Four C's Williams motored me about after giving me an opportunity to renew friendships with Mr. Carothers and Miss Champion, two former Zanerians who have made a name and place for themselves in the memory and affections of thousands of pupils.

The J. A. & L. W. Karlen brothers, both fine fellows and as fine engrossers, are in the insurance engrossing business, and are associated with a lot of very capable, good-looking ladies who are skillful penmen.

In the afternoon Mr. Uncommon-Clay D. Slinker (whose last name is the only part about him that speaks falsely) motored me to different

schools, and introduced me to so many I cannot recall them all by name, finally delivered me body and baggage at the Interurban office, neither too soon nor too late, to catch the car for Ft. Dodge, where I spent the day visiting Tobin College, Monk and Findlay, and Miss Truax and Mr. Harer, two Zanerian true but not blue. I then called upon Waterloo Gate's branch school, the Ft. Dodge Business College.

I was then surprised to discover a twenty-six-year-old Zanerian at the head of Fort Dodge High School, Mr. W. H. Blakely, who has made good in a large and liberal way. It does one good to see pupils thus occupying positions of influence and responsibility, demanding balance, sympathy, and breadth of vision.

The country from Eastern Ohio to Western Iowa was a bloom with fruit blossoms, and awakening from a sleep over which there was a delicate, soft, green-like veil of beauty as fine as soul could dream or heart desire, for heaven hath no paved golden street half so enchanting and soothing. May you all linger long on earth to behold its annual return with its sister-seasons, each as enchanting but as different and necessary for its unfoldment, and ours.

From our good friend, Mr. C. N. Brewster, of Elmira, N. Y., we learn of the death of Henry E. Hayes at his home in Knoxville, N. Y., on May 1st. Mr. Hayes has been given credit for devising the movable copy-clip books in vogue a third of a century ago. For many years he was associated with D. Appleton & Company, having written the copies for their books, and probably engraved some of the plates. Mr. Hayes was a fine penman and a fine man as well. Following his work upon the copy books, he became a critic in English in the Educational Department of that company.

THE PACKARD AND THE RED CROSS

We have taken the liberty of quoting the following paragraph from a circular letter recently issued to the former students of the Packard Commercial School of New York City:

"For over half a century it has been the custom of the Packard School to hold elaborate Anniversary and Commencement Exercises, involving large expenditure on the part of the school, and perhaps some personal expense to the graduate. This year, however, as a patriotic measure, the Directors have decided to omit these exercises, and instead to contribute one thousand dollars to the American Red Cross; and in the same spirit, the members of this year's graduating class have been requested to donate an amount equal to their probable commencement expense to some patriotic fund, such as the American Red Cross War Fund, the Young Men's Christian Association War Fund, the Knights of Columbus War Fund, or the Jewish War Relief Fund."

This would seem to be exactly in keeping with the spirit of the founder of the school, Silas S. Packard, and we are doubly pleased to know that the prosperity of the school thus enables it to be generously patriotic.

Teaching National Machine Shorthand is the title of a very attractive poster-sheet issued by the National Shorthand Machine Company, St. Louis, Mo. It presents 26 photos of pupils in as many schools teaching that new system of thought production and record. It is one of the most attractive pieces of printing and designing we have seen for a long while.

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Care Business Educator, Columbus, Ohio

STATEMENT OF THE OWNERSHIP,
MANAGEMENT, CIRCULATION, ETC.

Required by the

Act of Congress of August 24, 1912

Of Business Educator — Teachers' Professional Edition, published monthly at Columbus, Ohio, for March, 1918.

State of Ohio } ss.
County of Franklin }

Before me, a Notary Public in and for the state and county aforesaid, personally appeared E. W. Blosser, who, having been duly sworn according to law, deposes and says that he is the Business Manager of the Business Educator, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to wit:

1. That the names and address of the publisher, editor, managing editor, and business managers are:

Name of Publisher, Zaner & Blosser	Post-Office Address Columbus, O.
Editor, C. P. Zaner	Columbus, O.
Managing Editor, C. P. Zaner	Columbus, O.
Business Managers, Zaner & Blosser	Columbus, O.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

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3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of the total amount of bonds, mortgages, or other securities are: (If there are none, so state.)

None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who did not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

An offhand signature by S. O. Smith, Springfield, Mass., H. S. of Commerce

5. That the average number of copies of each issue of this publication sold or distributed, through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is (This information is required from daily publications only.)

E. W. BLOSSER,
General Manager.

Sworn to and subscribed before me this 20th day of March, 1918.

EARL A. LUPFER,
(Seal) Notary Public.
(My commission expires Jan. 17, 1920.)

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"A new interest and wonderful enthusiasm prevail in the Penmanship Department since your diploma is the desired goal."

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Mr. Horace Metzgar, Conshohocken, Pa., is a new light in the engraving field. He promises to become one of the leading engravers, if we may judge by the photographs of Honor Rolls just received from him. They are handsomely decorated, illustrated and illuminated.

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New York Public Schools and other instructors will give special courses.

SEMESTER Begins Monday, July 8th, terminates Friday, August 16th, 1918.

FEES One thirty hour session \$10; one sixty hour session \$20; maximum fee, admission to three or more sixty hour sessions \$50.

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The pen drawing given in this connection is a pleasing example of its kind and the student will derive much benefit by close study of its details. Even the soft, delicate tone values of wash drawing can be obtained to a very successful degree in pen and ink work.

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BUY W. S. S.

BOOK REVIEWS

Our readers are interested in books of merit, but especially in books of interest and value to commercial teachers, including books of special educational value and books on business subjects. All such books will be briefly reviewed in these columns, the object being to give sufficient description of each to enable our readers to determine its value.

The Fox Readers. Florence C. Fox, Ed. B., Ph. B., G. Putnam's Sons, New York, 2 W. 45th St. Cloth, illustrated, in colors.

This is a new series of books for primary teachers and children by Specialist in Educational Systems, U. S. Bureau of Education, Washington. The illustrations are in colors by Norman Jacobson. The Fox Primer, A Phonetic Reader, comprising Mother Goose Rhymes, is intended for use in the First and Second Grades. The Fox First Reader is prepared for use in the First and Second Grades. The Fox Second Reader is planned for the Second and Third Grades. Phonetics, Folklore, and Dramatics are presented and employed in a modern and pedagogical manner. The illustrations are quaintly artistic, yet modern and appropriate.

The Fox Manual for the teacher gives full instruction and explains the fundamentals of phonetic lessons.

High School English. William D. Miller, Supt. Easthampton, Mass., Schools and Margaret O. Palmer, Teacher of High School English, Lyons & Carnahan, Publishers, Chicago and New York. Cloth, 502 pages, illustrated.

The book places expression first in importance and technical grammar second, thus conforming to a very general modern conviction. Oral re-

production is given attention before written expression. This is another forward step. Letters of Friendship are given special consideration; a commendable feature these days of war and commerce. Sources of Information and the Indexing of it; Parts of the Letter systematically developed; the Art of expression through Description, Narration, Exposition, the Story and Argumentation are all interestingly developed. Then the details of Punctuation, Grammar, etc., are finally treated tersely. A 14-page Index provides a key to the subjects and book, making its contents available and workable.

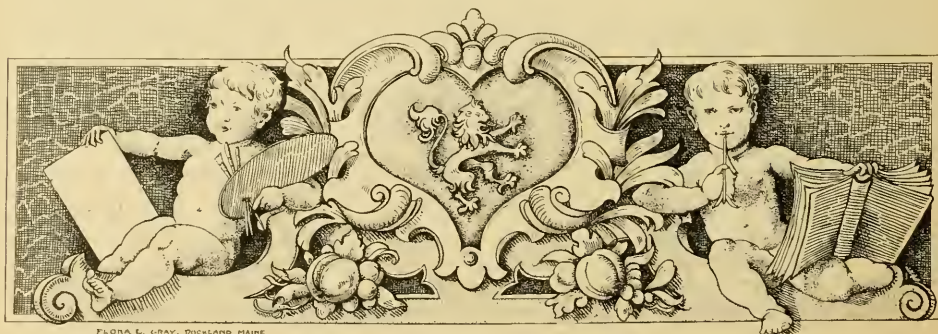
Commercial Letters by John B. Opdycke and Celia A. Drew, Henry Holt & Co., New York. Cloth, illustrated, 395 pages.

This volume is quite out of the ordinary in its simplicity and directness. It sticks to its text. Its logic is convincing as to the importance and value of commercial letters and its concrete illustrations and pointed suggestions are vitalizing. Its typographical and plate features are varied and surprisingly simple and restful. Style, content, construction are each interestingly shown and explained. A book like this reveals that letter writing has improved greatly in recent years in style, composition and appeal. It is truly an art, and this text is a real tool to excellence.

Making Advertising Pay By Harold F. Eldridge, author and publisher, Columbia, S. C. Board covers, illustrated, 231 pages.

This book is different. It deals with fundamentals. Underlying principles are discussed and from them

David C. Benton



FLORA E. GRAY, ROCKLAND MAINE

By Miss Gray, Pupil of E. L. Brown, Rockland, Me.



the science of advertising or selling is developed into a new science. Actual accomplishments and experiences are featured to make suggestion concrete and constructive. The author combines scientific study with successful experience. The Economic and Social side of Advertising, the Wholesaler and Manufacturer, the How of the Retailer's Results, and the Psychology of Advertising are the four chief divisions of the book and contents.

Principles of Bookkeeping, Introductory Course. Geo. W. Miner and Fayette H. Elwell, A. B., C. P. A. Ginn & Co., New York, Boston, Chicago. Cloth, 276 pages, illustrated, price \$1.30.

On the principle that it is cheaper to prevent mistakes than to correct them, the authors have introduced more description and explanatory methods than usual. The problem idea has been given timely attention.

The index and appendices are of such a nature as to make the material of the book available and workable. As indicated in the title, the work is elementary in the beginning, starting with the pupil's knowledge of simple business transactions, such as buying many of the articles used in the home. The blank books for records and working up the material of the book are supplied under separate cover. The work impresses us as being practical, timely, and pedagogical.

A Study of Handedness—W. Franklin Jones, Ph. D., University of South Dakota, Vermillion; S. D. Paper cover, 80 pages, illustrated, price 35c. The volume is the outgrowth of measurements taken of the right and left arms of 20,000 individuals with reference to length of bones and circumference of the palm, wrist, forearm and upper arm, both relaxed and contracted. The investigation indicates that the bones of the right arm of right handed people are longer than the left arm. Also that the bones of the left arm of left handed people are longer than the right arm, and that the differences are as great at birth as any time afterwards indicating that right and left-handedness are inherited. The records indicate that in changing from left to right hand the muscles of the right arm increase in size through use, even though the left arm may have inherited the larger muscles. About 4% of people are born left-handed. About three-fourths of left-handers are transferred to the right hand through intentional instruction. About one-third of the transfers from left to right hand had speech disturbance such as stammering. The author avoids the question and consequent dilemma of the difficulties involved in endeavoring to train the left-handed to perform a right hand act such as writing unquestionably is, and the question therefore remains unsolved whether it is better to transfer from the left to right hand; or to train

the left to go in the opposite direction intended for the left hand to operate.

Educational Measurements — Daniel Starch, Ph. D. The MacMillan Company, New York. Cloth, 202 pages, illustrated, price \$1.25.

Although experiments in educational measurements are as yet rather uncertain and unsettled, enough has been done to justify their development. This volume presents the more reliable experiments in terms which any teacher can interpret and in a large measure put into practice. The measuring of school progress and products is a necessity and the means at hand are, to a large degree, scientific even though not complete and final. The volume takes up chapter by chapter, The Measurement of Ability in Reading, Writing, Spelling, Grammar, Arithmetic, Composition, Drawing, Latin, German, French and Physics. Chapter 2 deals with Marks as Measures of School Work. Chapter 3 gives a sample survey of the Marking System in a High School. Chapter 15 is devoted to the Use of Standard Tests in School Experiments. The real purpose of Educational Measurements is to improve and refine judgment of process and results in order to make teaching more effective, and to better adjust methods to individual differences and needs. The author well states that what we need is "scientific method and caution," which this volume aims to stimulate.

War vs Business

IN times of war, war is business, but in times of peace, business is war. In both cases, victory depends upon facilities for the prosecution of the business. Munitions are no more essential to the business of war than are practical text-books to the teaching of business.

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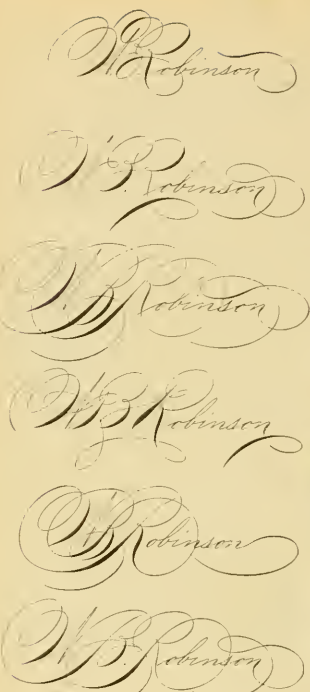
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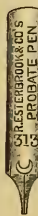
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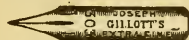


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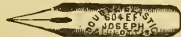
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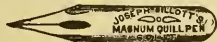
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